

Exhibit “33”

IndyMac Mortgage Services, a division of OneWestBank*, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

July 10, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 8227.11

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
PO Box 4045
Kalamazoo, MI 49003-4045

If you make a payment by personal check and it is returned to us for insufficient funds or for any reason, your loan will not be brought current. We reserve the right to accept or reject a partial payment of the Total You Must Pay to Bring Your Loan Current listed above, without waiving any of our rights herein or otherwise.

If you are facing financial challenges, it is important that we work together to find an alternative solution.

Please contact us immediately to discuss possible solutions by calling 1.800.781.7399 today. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. We are committed to working with you toward a positive solution.

If you are having difficulty making your contractual mortgage payments due to your current financial situation, we suggest you contact a HUD-approved housing counselor for counseling services. For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287. These services are usually free of charge.

Other resources available to help prevent foreclosure: IndyMac Mortgage Services, a division of OneWest Bank, FSB has a number of programs designed to help borrowers who are struggling to make their mortgage payment. We are committed to understanding your situation and working with you in an effort to determine if you are eligible for homeowner preservation options. Information on our programs is available on our website at www.indymacmortgageservices.com. We look forward to helping you with a solution for your financial situation.

Respectfully,

Loan Resolution Department
IndyMac Mortgage Services, a Division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTIONAL USE*

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



Listed below are the security features provided on this document which meets and/or exceeds industry guidelines.

Security Features:	Description / Fraud Indicator:
Security Watermark	Reflective, white opaque ink readable when held at an angle, viewed under UV light, or rubbed with coin.
Microprinting	Reduced lines of type on front sides of check appear as a solid line until viewed under magnification.
Chemical Sensitization	Colored stain(s) on either or both sides of check indicate possible chemical alteration.
Invisible Fluorescent Fibers	Invisible fibers on surface of check become visible under UV light.
Toner Retention Treatment	Ink is bonded to surface of check. Surface disturbance indicates possible alteration.
Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.

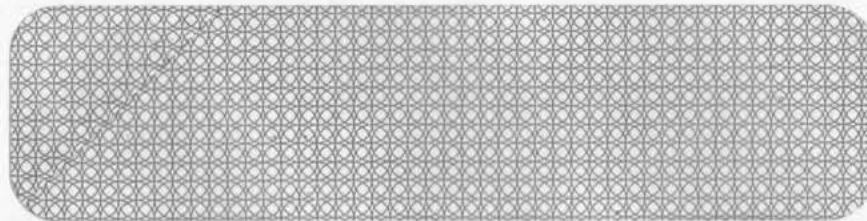
IndyMac Mortgage Services, a division of Wells Fargo Bank, N.A. **INDY 462 * 07-11-2013**
P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd 7/15/13

PRESORTED
FIRST CLASS



UNITED STATES POSTAGE
PITNEY BOWES
0.2 1M **\$ 00.40⁵**
0008000813 JUL 10 2013
MAILED FROM ZIP CODE 49512



27 EAG-GMB 95823



CHASE

CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850-594
(800) 472-6236

Apply to Acct **3002357204**
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

264118208
25-3/440
06-28-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

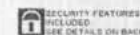
Dollars



To
the
Order
of

00494 BPC 001 019 13179 - 264118208 24 OF 24
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Christy J. Mainella

JPMorgan Chase Bank, N.A. Columbus, Ohio

264118208 0044000037

658533013

Exhibit “34”

Law Office
Ronald H. Freshman, Esq.

3040 Skycrest Drive
Fallbrook, CA 92028
Office 858-756-8288
Fax 206-424-0744
ronfreshman@gmail.com

Date: July 11, 2013

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
Attention: Research Department
6900 Beatrice Drive
Kalamazoo, MI 49009

Via: U.S. Mail - Certificate of Mailing

Re: Anthony P. Dicus
Purported Loan #3002357204

Correspondence received; dated July 1, 2013

Address: 5950 La Castana Way
Sacramento, CA 95823

RE: QUALIFIED WRITTEN REQUEST; DEBT VALIDATION AND DISPUTE OF DEBT

To Whom It May Concern:

This letter is in response to the letter we received from you dated July 1, 2013 claiming our Qualified Written Request did not “constitute a QWR subject to the provisions of the Real Estate Settlement Procedures Act (RESPA).” Nothing, along with much of what you provided, could be further from the truth.

More than sufficient details were provided for you to investigate the errors identified, such that you provided your own payment history. Ironically your own payment history repudiated your typical standard, non-compliant form letter which contained false statements regarding Mr. Dicus’ purported account, claiming he is in default when he is not.

Your letter claims to have provided “[a] 24-month transaction history and bankruptcy payment reconciliation” which was further alleged to “accurately report the application of all payments we received during that period.”

We are specifically addressing the false and conflicting statements in your letter needing your immediate attention, to wit:

p.1 ¶ 6 alleges “Mr. Dicus has been in default under the loan documents with respect to the installment of principal and interest that became due on March 1, 2013 together with the subsequent installments and late charges and other amount due under the note and deed of trust.” Your own CUSTOMER ACCOUNT ACTIVITY STATEMENT (“CAS”) Dated 07/01/13 shows the March, April, May and June payments being entered on 03-04-13; 04-03; 04-29-13 and 05-28-13 respectively, each payment in the amount of \$1,629.13. Your Bankruptcy Payment Reconciliation sheet (p.3) also confirms payments being made on 3/4/2013 and 4/3/2013 and shows a \$0.00 balance. Mr. Dicus also pulled his own online “Loan Activity” report which also confirms payments were paid and the account is current¹.

The last paragraph on p.1 of your letter states “Nation Star Mortgage is the master servicer for the mortgage backed security (MBS) for which [our] client’s [purported] mortgage was pooled.” You further proffer that the MBS is identified as “LXS 2007-6 4/30/07”. The forensic investigator Mr. Dicus hired and our own in-house investigation, as well as information from Mortgage Electronic Registration Systems, Inc. (“MERS”), provides information contrary to what you claim. There is no “pool” you identify that exists either on the Security and Exchange Commission or Edgar websites. MERS claims the “investor” is U.S. Bank as Trustee and our the forensic examiner has identified the trust to purportedly be Lehman XS Trust, Series 2007-4N with Aurora Loan Services, LLC as the Master Servicer (not Nation Star Mortgage.) Your very own previous letter dated December 3, 2009 confirms this².

You further state that “[t]he servicing agreement between OneWest Bank, FSB and Nation Star Mortgage identifies IndyMac Mortgage Services, a division of OneWest

¹ Enclosed.

Bank, FSB as the servicer for all loans within the pool and, further, identifies our responsibilities as including, but not limited to, (a) the collection of the payments from each of the mortgages within the pool; (b) initiating the foreclosure process for loans that are in default; (c) processing loan modification requests; and (d) responding to borrowers' inquiries."³ From your own correspondence then, it appears you are not authorized to do any of these things with regard to Mr. Dicus' purported "loan".

Mr. Dicus is NOT IN DEFAULT; payments were paid on time and the purported "investor" is not as you claim. Please clarify your conflicting statements and correct these errors.

Also, please rectify your accounting; remove any late payment fees; confirm in writing the mistakes you have made; and correct any corresponding credit reporting information provided to all three repositories or we shall be forced to file suit to have the court clear up these issues.

Time is of the essence in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald H. Freshman".

Ronald H. Freshman, Esq.
Attorney for Anthony P. Dicus

Enclosures
CC: OCC

² Enclosed.

³ Your letter p.2 first paragraph.

July 1, 2013

Law Office of Ronald H. Freshman, Esq.
3040 Skycrest Drive
Fallbrook, CA 92028

RE: Mr. Anthony Dicus
Loan Number 3002357204

Dear Mr. Freshman:

This letter is in response to correspondence dated June 20, 2013, regarding the above referenced home loan. Although your correspondence is presented as a qualified written request (QWR) it does not constitute a QWR subject to the provisions of the Real Estate Settlement Procedures Act (RESPA).

Please understand this correspondence is being sent to you as you are representing our customer. Going forward no phone calls will be made to our customer unless a written request is received advising us to remove the cease and desist.

A QWR is written correspondence to the loan servicer stating specific a customer believes the servicing of his/her account is in error. It must also include sufficient detail to allow the servicer the opportunity to fully investigate the matter to determine if errors were made in connection with the servicing of the account. Your correspondence fails to state that you believe there are specific errors in the servicing of the account sufficient to allow IndyMac Mortgage Services, a division of OneWest Bank, FSB the ability to investigate further. If you have a specific loan servicing issue, such as a payment application or disbursement issue, please send all inquiries to the address below with a detailed explanation as to why you believe the account is in error.

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
Attention: Research Department
6900 Beatrice Drive
Kalamazoo, MI 49009

A QWR is not a vehicle for obtaining information regarding the lender's general business practices, including but not limited to its operations, systems of record, servicing by a prior servicing company or business relationships. With respect to those of your inquiries which go beyond the scope of a legitimate QWR, IndyMac Mortgage Services respectfully declines to provide the information requested.

In compliance with the Fair Debt Collection Practices Act (FDCPA), enclosed is a copy of the promissory note. A 24-month transaction history and bankruptcy payment reconciliation are included that accurately report the application of all payments we received during that period. If you dispute the pay history, please provide us details in support of any dispute, including but not limited to the dates of any transaction in dispute, amounts in dispute, copies of cancelled checks, receipts, bank statements, etc. You may request a life of loan payment history by completing the attached form and submitting it and the required fee to the address shown on the form.

As reflected in the transaction history enclosed Mr. Dicus has been in default under the loan documents with respect to the installment of principal and interest that became due on March 1, 2013, together with the subsequent installments and late charges and other amount due under the note and deed of trust.

Nation Star Mortgage is the master servicer for the mortgage backed security (MBS) for which your client's mortgage was pooled. Their phone number is 1.303.515.8131 and their address is

10350 Park Meadows Dr. Fl 3 Littleton, CO 80124. Your loan is pooled in the mortgage backed security identified as LXS 2007-6 4/30/07.

The servicing agreement between OneWest Bank, FSB and Nation Star Mortgage identifies IndyMac Mortgage Services, a division of OneWest Bank, FSB as the servicer for all loans within the pool and, further, identifies our responsibilities as including, but not limited to, (a) the collection of the payments from each of the mortgages within the pool; (b) initiating the foreclosure process for loans that are in default; (c) processing loan modification requests; and (d) responding to borrowers' inquiries. Please direct all of your correspondence to IndyMac Mortgage Services.

Your letter included a request for copies of certain documents that pertain to this loan. The copies you requested can be costly, so as a courtesy we are writing to encourage you to check your client's records to determine if your client has retained the documents provided when the loan closed. Limiting the number of document copies you actually need from IndyMac Mortgage Services will be less expensive and may save time.

Please research your client's records and complete the enclosed order form once you have identified the document copies you still require from IndyMac Mortgage Services. Once your form is complete, please submit a check in the total amount due along with the request form to IndyMac Mortgage Services, a division of OneWest Bank, FSB, Attention: RESPA Department, 6900 Beatrice Drive Kalamazoo, MI 49009. Upon receiving your request and payment, we will provide the desired documents to you within 30 business days of our receipt of the order form. If we do not receive the order form and payment within 30 business days, we will close this request.

We have conducted an investigation of the account and have determined:

1. No corrections have been made to the account as we are of the opinion the account has been serviced in compliance with the terms of the documents signed at closing.
2. Should you require any further assistance regarding the account, you may contact our Customer Service Department at 1.800.781.7399 or in writing at the following address 6900 Beatrice Drive Kalamazoo, MI 49009.
3. To the extent we are obligated either contractually or under any applicable statute or regulation to furnish the requested information to you, such information has been provided. We respectfully decline to provide any other information you may have requested, as such information may be privileged, confidential or otherwise not subject to disclosure.

If you have questions regarding our workout programs, please call IndyMac Mortgage Services at 1.800.781.7399 or you may access our website at www.indymacmortgageservices.com.

Please be assured all options were considered in every effort to assist you with this matter. In the event you require further assistance please call 1.800.781.7399 Monday through Friday, from 8:00 a.m. until 9:00 p.m. Eastern Time.

Respectfully,

IndyMac Mortgage Services
a division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if a bankruptcy petition has been filed and there is either an "automatic stay" in effect in the bankruptcy case, or the debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

ONE WEST BANK, FSB
HOME LOAN SERVICING
P.O. BOX 4045
KALAMAZOO, MICHIGAN 49003-4045
1-800-781-7399

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 07/01/13
PAGE 1

REQ BY 63I

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO

CA 95823

THE FOLLOWING IS THE PAYMENT HISTORY YOU
REQUESTED. SHOULD YOU HAVE ANY QUESTIONS
REGARDING THIS HISTORY, PLEASE CALL THE
CUSTOMER SERVICE DEPARTMENT AT THE ABOVE
REFERENCED TELEPHONE NUMBER. THANK YOU.

LOAN NUMBER: 3002357204

----- CURRENT ACCOUNT INFORMATION -----
DATE TOTAL PRINCIPAL LOAN CURRENT
PAYMENT PAYMENT & INTEREST INTEREST PRINCIPAL
DUE AMOUNT PAYMENT RATE BALANCE ESCROW
03-01-13 1,629.13 1,629.13 4.00000 299,425.11 0.00
2ND MORTGAGE: 0.00 0.00000 0.00

PROCESS DUE ACTIVITY FOR PERIOD 01/01/11 - 06/29/13
DATE DATE TRANSACTION TRANSACTION EFFECTIVE DATE
CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN. PAID/ ESCROW PAID/ OTHER
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

06-17-13 03-13 152 LATE CHARGE ASSESSMENT
0.00 0.00 0.00 0.00 81.46-1 LATE CHARGE
06-11-13 00-00 633 MISC. F/C AND B/R EXPENSES
11.00 0.00 0.00 0.00
05-28-13 03-13 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13
05-28-13 02-13 173 PAYMENT 05-24-13
1,629.13 628.95 1,000.18 0.00
299,425.11 NEW PRINCIPAL/ESCROW BALANCES
05-23-13 00-00 710 ATTORNEY ADVANCE REPAYMENT
0.00 0.00 0.00 0.00 150.00-
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
11.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
150.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
741.84 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
66.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
625.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
585.00 0.00 0.00 0.00

ONE WEST BANK, FSB
HOME LOAN SERVICING
P.O. BOX 4045
KALAMAZOO, MICHIGAN 49003-4045
1-800-781-7399

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 07/01/13
PAGE 2

REQ BY 63I

ANTHONY P DICUS
LOAN NUMBER: 3002357204

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/11 - 06/29/13 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER CODE/DESCRIPTION
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
1,070.00	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
66.00	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
44.00	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
11.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
150.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
741.84-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
66.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
625.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
585.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
1,070.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
66.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
44.00-	0.00	0.00	0.00	
05-06-13 00-00	633	MISC. F/C AND B/R EXPENSES		
11.00	0.00	0.00	0.00	
04-29-13 02-13	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:	1,629.13
04-29-13 01-13	173	PAYMENT		04-26-13
1,629.13	626.86	1,002.27	0.00	
	300,054.06			NEW PRINCIPAL/ESCROW BALANCES
04-03-13 01-13	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:	1,629.13
04-03-13 12-12	173	PAYMENT		03-30-13
1,629.13	624.78	1,004.35	0.00	
	300,680.92			NEW PRINCIPAL/ESCROW BALANCES

ONE WEST BANK, FSB
HOME LOAN SERVICING
P.O. BOX 4045
KALAMAZOO, MICHIGAN 49003-4045
1-800-781-7399

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 07/01/13
PAGE 3

REQ BY 63I

ANTHONY P DICUS
LOAN NUMBER: 3002357204

PROCESS DATE	DUE DATE	TRANSACTION CODE	ACTIVITY FOR PERIOD 01/01/11 - 06/29/13	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
04-02-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
03-07-13	00-00	633	MISC. F/C AND B/R EXPENSES		
145.00		0.00	0.00	0.00	
03-04-13	12-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13					
03-04-13	11-12	173	PAYMENT		02-28-13
1,629.13		622.70	1,006.43	0.00	
301,305.70 NEW PRINCIPAL/ESCROW BALANCES					
03-04-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
02-19-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
01-23-13	11-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13					
01-23-13	10-12	173	PAYMENT		01-22-13
1,629.13		620.63	1,008.50	0.00	
301,928.40 NEW PRINCIPAL/ESCROW BALANCES					
01-03-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
12-26-12	10-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13					
12-26-12	09-12	173	PAYMENT		12-21-12
1,629.13		618.57	1,010.56	0.00	
302,549.03 NEW PRINCIPAL/ESCROW BALANCES					
12-04-12	09-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13					
12-04-12	08-12	173	PAYMENT		11-30-12
1,629.13		616.52	1,012.61	0.00	
303,167.60 NEW PRINCIPAL/ESCROW BALANCES					
12-03-12	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
11-19-12	00-00	630	ATTORNEY ADVANCES		
250.00		0.00	0.00	0.00	
11-01-12	08-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13					

LOAN NUMBER:

BANKRUPTCY PAYMENT RECONCILIATION

PAGE: 3

8/10/2011			Trustee	\$199.70			\$0.00	\$310,056.77		\$0.00	\$199.70	\$1,514.22		\$199.70				
8/10/2011			Trustee	\$150.00			\$0.00	\$310,056.77		\$0.00	\$150.00	\$1,664.22		\$150.00				
9/13/2011	Jul-11	Jul-11	Debtor	\$1,148.62	\$261.54	\$1,065.82	\$1,327.36	\$309,795.23		\$1,327.36	-\$178.74	\$1,485.48		-\$178.74				
10/12/2011	Aug-11	Aug-11	Debtor	\$1,148.62	\$262.44	\$1,064.92	\$1,327.36	\$309,532.79		\$1,327.36	-\$178.74	\$1,306.74		-\$178.74				
11/10/2011	Sep-11	Sep-11	Debtor	\$1,148.62	\$295.58	\$1,031.78	\$1,327.36	\$309,237.21		\$1,327.36	-\$178.74	\$1,128.00	-\$178.74					
12/9/2011	Oct-11	Oct-11	Debtor	\$1,148.62	\$296.57	\$1,030.78	\$1,327.36	\$308,940.84		\$1,327.36	-\$178.74	\$949.26	-\$178.74					
1/11/2012	Nov-11	Nov-11	Debtor	\$1,148.62	\$297.56	\$1,029.80	\$1,327.36	\$308,643.08		\$1,327.36	-\$178.74	\$770.52	-\$178.74					
2/13/2012			Debtor	\$1,148.62			\$0.00	\$308,643.08		\$0.00	\$1,148.62	\$1,919.14	\$1,148.62					
3/13/2012	Dec-11	Dec-11	Debtor	\$1,148.62	\$600.32	\$1,028.81	\$1,629.13	\$308,042.76		\$1,629.13	-\$480.51	\$1,438.63	-\$480.51					
4/11/2012	Jan-12	Jan-12	Debtor	\$1,148.62	\$602.32	\$1,026.81	\$1,629.13	\$307,440.44		\$1,629.13	-\$480.51	\$958.12	-\$480.51					
5/17/2012	Feb-12	Feb-12	Debtor	\$1,148.62	\$604.33	\$1,024.80	\$1,629.13	\$306,836.11		\$1,629.13	-\$480.51	\$477.61	-\$480.51					
6/22/2012			Debtor	\$1,148.62			\$0.00	\$306,836.11		\$0.00	\$1,148.62	\$1,626.23	\$1,148.62					
7/13/2012	Mar-12	Mar-12	Debtor	\$1,148.62	\$606.34	\$1,022.79	\$1,629.13	\$306,229.77		\$1,629.13	-\$480.51	\$1,145.72	-\$480.51					
8/15/2012	Apr-12	Apr-12	Debtor	\$1,148.62	\$608.36	\$1,020.77	\$1,629.13	\$305,621.41		\$1,629.13	-\$480.51	\$665.21	-\$480.51					
8/15/2012			Debtor	\$1,629.13			\$0.00	\$305,621.41		\$0.00	\$1,629.13	\$2,294.34	\$1,629.13					
8/16/2012	May-12	May-12	Debtor		\$610.39	\$1,018.74	\$1,629.13	\$305,011.02		\$1,629.13	-\$1,629.13	\$665.21	-\$1,629.13					
10/1/2012	Jun-12	Jun-12	Debtor	\$1,629.13	\$612.43	\$1,016.70	\$1,629.13	\$304,398.59		\$1,629.13		\$665.21						
11/1/2012	Jul-12	Jul-12	Debtor	\$1,629.13	\$614.47	\$1,014.66	\$1,629.13	\$303,784.12		\$1,629.13		\$665.21						
12/4/2012	Aug-12	Aug-12	Debtor	\$1,629.13	\$616.52	\$1,012.61	\$1,629.13	\$303,167.60		\$1,629.13		\$665.21						
12/26/2012	Sep-12	Sep-12	Debtor	\$1,629.13	\$618.57	\$1,010.56	\$1,629.13	\$302,549.03		\$1,629.13		\$665.21						
1/23/2013	Oct-12	Oct-12	Debtor	\$1,629.13	\$620.63	\$1,008.50	\$1,629.13	\$301,928.40		\$1,629.13		\$665.21						
3/4/2013	Nov-12	Nov-12	Debtor	\$1,629.13	\$622.70	\$1,006.43	\$1,629.13	\$301,305.70		\$1,629.13		\$665.21						
4/3/2013	Dec-12	Dec-12	Debtor	\$1,629.13	\$624.78	\$1,004.35	\$1,629.13	\$300,680.92		\$1,629.13		\$665.21						
ENDING BALANCE							\$0.00	\$300,680.92		\$0.00		\$665.21	\$434.74	\$230.47	\$0.00	\$0.00	\$0.00	

Law Office
Ronald H. Freshman, Esq.

3040 Skycrest Drive
Fallbrook, CA 92028
Office 858-756-8288
Fax 206-424-0744
ronfreshman@gmail.com

Date: June 20, 2013

IndyMac Mortgage Services
PO Box 78826
Phoenix, AZ 85062-8826

Via: Certified U.S. Mail #7011 2970 0003 7964 5153
Return Receipt Requested

Re: Anthony P. Dicus
Purported Loan #3002357204

Address: 5950 La Castana Way
Sacramento, CA 95823

**QUALIFIED WRITTEN REQUEST; DEBT VALIDATION
AND DISPUTE OF DEBT**

To whom it may concern:

We have been retained to represent the above-referenced client, Anthony P. Dicus regarding the status of the purported account/loan number also referenced above.

Attached is our client's authorization to release financial information.

INTRODUCTION; BRIEF STATEMENT OF FACTS

Our client received a call from you stating his property was going into "foreclosure" due to your claim that he is allegedly four months behind. Mr. Dicus states he has had no notice in writing of any such thing.

Upon a return call to (800) 781-7399, Mr. Dicus spoke with an Operator #014 claiming to be named "Melissa;" who told him \$6,227.77 was allegedly owed on the purported account. Melissa further stated "Once your loan came out of bankruptcy it went into the previous status as before - as delinquent and foreclosure status." She then

attempted to induce our client into considering a loan modification, which appears to have been solicited under false pretenses.

Upon Mr. Dicus telling Melissa that he was current in his payments and he had never been late, Melissa told Mr. Dicus he could contact your “foreclosure attorney’s office” at (619) 243-8415 referencing vendor #3002357204. This was not only intimidating but infuriating.

Our client then contacted us to deal with this situation.

QUALIFIED WRITTEN REQUEST

This letter shall be deemed a 12 U.S.C. § 2601, *et seq.*, as amended (“RESPA”) qualified written request to which provisions of the Dodd-Frank Act § 1463 also applies.

This request is directly related to the servicing of the purported loan; includes the name and account number, as well as a statement for the reasons Mr. Dicus believes the alleged account is in error. Sufficient detail regarding the other information sought¹ by Mr. Dicus is contained in this request.

To independently validate our client’s concerns, please provide the following.

1. Fully identify the purported owner the Dicus’ loan by name, address and phone number which is defined as the person or entity that purports to be lawfully entitled to the payments due under any promissory note that he allegedly signed when the loan was originated. If the “owner” is a so-called “securitized trust”, please identify:
 - (a) the name of the specific trust in which my loan is supposedly “pooled” (and not simply the name of the Trustee);
 - (b) the CUSIP number for the purported trust; and
 - (c) the specific date the purported loan, including the indorsement of the note and assignment of the Deed of Trust, were allegedly sold into said trust along with evidence of the consideration paid therefore.
2. Please provide a certified copy of the purported “Note” in its current condition format and size, front and back, showing all indorsements and/or allonges thereto; as of the date of this letter;

¹ 12 U.S.C. § 2605(e)(1)(B)(ii).

3. Please fully identify the current holder of the Dicus' Deed of trust by name, address and phone number.
4. Please identify the principal for whom Mortgage Electronic Registration Systems, Inc., ("MERS") purports to act and provide written proof of the authorization of MERS to act for the original or any other "lender" with respect to the purported Deed of Trust.²
5. Please provide the MERS Milestone/Summary Report showing all transfers of servicing and beneficial interest rights.²
6. Please confirm or deny whether the Dicus' purported Note was sold separately from the Deed of Trust or vice-versa and identify:
 - (a) each and every party that purchased the purported Note or any interest therein;
 - (b) the date upon which any such purchase(s) took place;
 - (c) the amount of consideration paid for the purported Note along with evidence of payment including any ledgers, books, cancelled checks or other similar "paper trail" for the actual consideration both paid and received for each and every alleged "transfer;" "indorsement;" or "assignment."
- 9) Please provide a "life of loan" history and a full accounting of each and every payment paid, received and accounted for related to this purported account that includes any and all claimed arrears, delinquencies or additional charges, including but not thereby limited to, escrow charges, fees, rebates, refunds, kickbacks, profits, gains or any other additions or subtractions to the purported account for any reason.
- 10) Please also provide an explanation of how any amount allegedly due was calculated including any dates for adjustments and why so adjusted.
- 11) Please provide any applicable pool, pooling, pooling and servicing, assignment and assumption, deposit, custodial, master purchasing,

² We know "Indymac Mortgage Services a division of OneWest Bank®" is a service mark of OneWest Bank and OneWest Bank is a MERS member with full access to all the MERS and other documentation requested.

servicing, sub-servicing and/or master-servicing, trust or other agreements related in any way to this purported account or the alleged securitization thereof.

DEBT VALIDATION DEMAND AND DISPUTE OF DEBT

Mr. Dicus herewith disputes the purported “debt” and demands validation of same. Based on the aforementioned irregularities; manner in which he has been treated; and recent events surrounding the foreclosure crisis and allegations of fraudulent foreclosure activity, Mr. Dicus now questions whether you are or have ever been a legitimate “servicer” of his purported “loan” or account, which at this point he is not sure he owes to anyone, let alone Indymac Mortgage Services which from our research is not a separate entity from OneWest Bank but merely a service mark thereof. Accordingly, due to the lack of sufficient evidence supporting your claim of servicing rights, Mr. Dicus requests validation of the purported “debt”³ which shall remain disputed absent your providing concrete evidence of both the ownership and any duly authorized and/or properly and legally assigned and adequately documented servicing rights thereto as well as an existing and legal security instrument thereto.

A cursory review of the recorded documents casts doubt on the legitimacy of your servicing or any other authority regarding this purported “debt” or whether the purported “debt” exists at all. Therefore pursuant to the current Homeowner Bill of Rights and associated Civil Code, our client requests irrefutable proof of your servicing authority, including but not thereby limited to, validation of the purported “debt;” proof of your authority to record or cause to be recorded any documents related to this property; any assignments of deeds of trust; substitutions of trustee(s); copies of the purported “deed of trust” and note which is to include any indorsements or allonges thereto and any corporate resolutions and/or power(s) of attorney authorizing any signatories utilized in executing any documents.

You are herewith notified that any further correspondence shall be through this office and in writing. Our client is not to be directly contacted by telephone or in any other manner.

³ This request is not merely for you to provide the purported “evidence of the debt” in the form of the “Note;” the ownership of which is disputed, but a complete and un-broken chain of indorsements and accounting.

Dodd-Frank and the Consumer Protection Act have changed the timelines for qualified written request responses that not only requires acknowledgement within 5 days but also a substantive response within 30 days which we look forward to receiving at your earliest possible convenience.

Time is of the essence in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald H. Freshman". The signature is fluid and cursive, with a large, stylized "R" at the beginning.

Ronald H. Freshman, Esq.
Attorney for Anthony P. Dicus

Wednesday, June 19, 2013

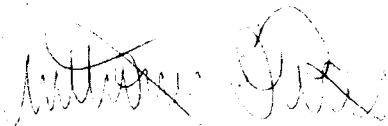
Anthony Dicus
5950 La Castana Way
Sacramento, Ca 95823

Ronald H. Freshman, Esq.
3040 Skycrest Drive
Fallbrook, Ca 92028

To Whom It May Concern:

This letter is to inform you that I give permission to Ronald H. Freshman, Esq. to represent & speak for me with any and all transactions dealing with INDYMAC BANK (loan #3002357204) in reference to my home (5950 La Castana Way Sacramento, Ca 95823).

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony Dicus', with a large, stylized flourish at the end.

Anthony Dicus

916-395-2326

Loan Activity

Loan Number: 3002357204
 Property Address: 5950 LA CASTANA WAY
 SACRAMENTO, CA 95823-0000
 Borrower Name: ANTHONY P DICUS

Balances:

Principal balance: \$299,425.11
 Escrow balance: \$0.00
 Unpaid late charges: \$81.46

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

Applied Date	Due Date	Description	Amount Paid	Escrow Balance	Escrow Advance Balance	Principal Balance
06/17/2013	03/01/2013	LATE CHARGE ASSESSED	\$0.00	\$0.00	\$0.00	\$299,425.11
05/28/2013	03/01/2013	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$299,425.11
05/28/2013	02/01/2013	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$299,425.11
04/29/2013	02/01/2013	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$300,054.06
04/29/2013	01/01/2013	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$300,054.06
04/03/2013	01/01/2013	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$300,680.92
04/03/2013	12/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$300,680.92
03/04/2013	12/01/2012	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$301,305.70
03/04/2013	11/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$301,305.70
01/23/2013	11/01/2012	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$301,928.40
01/23/2013	10/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$301,928.40
12/26/2012	10/01/2012	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$302,549.03
12/26/2012	09/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$302,549.03

Case 14-02127 - Filed 05/19/14 - Doc 15

12/20/2012	09/01/2012	APPLIED				\$0.00	\$302,079.00
		ARM LOAN IR					
12/04/2012	09/01/2012	RATE	\$0.00	\$0.00	\$0.00	\$0.00	\$303,167.60
		ADJUSTMENT					
12/04/2012	08/01/2012	PAYMENT/FUNDS	\$1,629.13	\$0.00	\$0.00	\$0.00	\$303,167.60
		APPLIED					
		ARM LOAN IR					
11/01/2012	08/01/2012	RATE	\$0.00	\$0.00	\$0.00	\$0.00	\$303,784.12
		ADJUSTMENT					
11/01/2012	07/01/2012	PAYMENT/FUNDS	\$1,629.13	\$0.00	\$0.00	\$0.00	\$303,784.12
		APPLIED					
		ARM LOAN IR					
10/01/2012	07/01/2012	RATE	\$0.00	\$0.00	\$0.00	\$0.00	\$304,398.59
		ADJUSTMENT					
10/01/2012	06/01/2012	PAYMENT/FUNDS	\$1,629.13	\$0.00	\$0.00	\$0.00	\$304,398.59
		APPLIED					

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 Copyright © 2000 -2013 . Lender Processing Services, Inc. All Rights Reserved.

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.



Payment Activity

The terms of the [Bill Payments and Transfers Agreement](#) apply to these payments.

Includes pending payments from one bank to another.

Hide search

Search by:

10 Payment(s) found for Mortgage (...7204)

☒ Clear Search Results

Send On	Deliver By	Status	Payee	Amount
06/28/2013	07/08/2013	Sent	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
05/20/2013	05/23/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
04/22/2013	04/23/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
03/25/2013	04/01/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
02/25/2013	03/01/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
01/17/2013	01/23/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
12/14/2012	12/21/2012	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
11/26/2012	12/03/2012	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
10/23/2012	10/30/2012	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
09/24/2012	10/01/2012	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13

Don't see your payment? [Send us an email.](#)

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
6900 Beatrice Drive • Kalamazoo, MI 49009

December 3, 2009

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

027162



Account Number: 3002357204

Dear Anthony Dicus,

IndyMac Mortgage Services, a division of OneWest Bank FSB, is currently servicing your loan on behalf of securitization trust LXS 2007-4N, AURORA LOAN SERVICES, LLC, as Trustee/Master Servicer and is sending you this important notice as required by federal law.

As of the date of this letter, you owe a balance of \$325,617.93.

Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be different from the amount above. Please also note that this is not a payoff statement. A payoff statement might include other charges or additional third party costs that may be necessary. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we may inform you before processing your check. For a more detailed reinstatement figure or for payoff quote information, please call toll free 1.877.908.HELP (4357).

Unless, within thirty days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid. If, within thirty days after your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment. If you request the name and address of the original creditor, then upon your written request within thirty days after the receipt of this notice we will provide you with the name and address of the original creditor.

If you dispute the debt in writing or if you request proof of the debt or the name and address of the original creditor within the thirty day time period that begins upon receipt of this notice, the law requires us to stop our collection efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you.

If you wish to dispute the validity of the debt or obtain the name and address of the original creditor you must make such request in writing and send it to:

IndyMac Mortgage Services
Attn: Correspondence Research
P.O. Box 4045
Kalamazoo, MI 49003-4045

If you have questions or need further information, please contact Customer Service toll-free at 1.877.908.HELP (4357), Monday-Friday, 8 a.m. to 9 p.m. (Eastern Time).

Sincerely,

IndyMac Mortgage Services,
A division of OneWest Bank, FSB

IndyMac Mortgage Services, a division of OneWest Bank, FSB™
P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd 6/21/13

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE AND FEES
PAID
MAILED FROM
ZIP CODE 37229
PERMIT #3918

ADDRESS SERVICE REQUESTED

STATEMENT ENCLOSED



IndyMac Mortgage Services, a division of OneWest Bank®, FSB

Primary Phone Number: (916) 395-2326
 Secondary Phone Number: (916) 395-2326

Property Address: 5950 LA CASTANA WAY,
 SACRAMENTO, CA 95823

#BWNDXCT
 #6684027532003061#



ANTHONY P DICUS
 5950 LA CASTANA WAY
 SACRAMENTO CA 95823-5621

Account Information

Account Information as of	06/19/13
Loan Number	3002357204
Interest Rate	4.000%
Principal Balance	\$299,425.11
Escrow Balance	\$.00
Unapplied Funds	\$515.21
Funds Advanced by IMS (1,2)	\$145.00
Principal Paid YTD	\$3,123.92
Interest Paid YTD	\$5,021.73
Property Taxes Paid YTD	\$.00
Hazard Insurance Paid YTD	\$.00

For statement questions,
 please call Customer Service at
 1.800.781.7399

Payment Information

07/01/13 Payment Options	Minimum(A)	Interest Only(B)	Fully Amortized(C)	15 Yr Amortized(C)
Principal and/or Interest	\$1,629.13	Not applicable	Not applicable	Not applicable
Escrow	\$.00			
Optional Products(2)	\$.00			
Other(2)	\$.00			
Payment Amount	\$1,629.13			
Past Due Payment(s)	\$6,516.52			
Total Payments Due	\$8,145.65			
Unpaid Late Charges	\$81.46			
Returned Payment Fees	\$.00			
Other Unpaid Charges(2)	\$.00			
Funds Advanced by IMS (1,2)	\$145.00			
Total Amount Due	\$8,372.11			
After 07/16/13 please pay: (3)	\$8,453.57			

**Your Account is now
 4 Payments Past Due.**

Additional Information

- 1 Unless otherwise agreed upon, additional funds may be applied to advances prior to being applied to fees/charges.
- 2 Itemized detail available upon request.
- 3 Payment calculation includes Late Charge fee.

Transactions Since Last Statement

Date	Transaction	Total	Principal/Deferred Interest(D)	Interest	Escrow	Fees/Misc.
06/17/13	Fee Assessment					81.46-

Important Messages

ONLINE ACCESS TO YOUR LOAN INFORMATION IS JUST A CLICK AWAY!
 To find out more, see the back of this statement.

(A) Minimum P&I Payment This is the minimum amount that must be paid. As the interest rate may change monthly, this "minimum" payment amount may not be enough to pay all of the monthly interest due. If this occurs, the unpaid interest is then added to your loan balance.

(B) Interest Only Payment Payment applied only to interest due for month. No funds are included to reduce the loan's principal balance. Payment option is only available if the interest only amount due is at least as much as the minimum payment amount due.

(C) Fully or 15-Year Amortized Payment The principal and interest due. It is calculated using the current interest (determined by adding index plus margin) and the balance over the remaining term of the loan.

(D) Principal/Deferred Interest Positive amounts in this section mean the loan balance has decreased. Negative amounts in this section mean the monthly interest due was not satisfied with the last payment resulting in an increased

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

Making Your Monthly Payments

Payments can be made via our telephone Speedpay service at 1.800.781.7399. Or you may initiate one time payments on-line at our website, www.indymacmortgageservices.com. There may be a charge for either of these services.

Payments by U.S. Mail

IndyMac Mortgage Services
P.O. Box 78826
Phoenix, AZ 85062-8826

Payments by Overnight Service

IndyMac Mortgage Services
6900 Beatrice Drive
Kalamazoo, MI 49009

If mailing or overnighting your payment, please remember the following:

- ✓ Write your 10-digit loan number on your check
- ✓ Make your check payable to IndyMac Mortgage Services
- ✓ Allow at least 5 business days for payment to be received & processed

Authorization to Convert Your Check to An Electronic Funds Debit

By sending your check to us, you authorize IndyMac Mortgage Services to convert the check into an electronic funds transfer. Please be aware that your bank account may be debited as soon as the same day we receive your payment and that your check will not be returned.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you find you have difficulty making your payments, please contact us immediately to discuss options available to you.

Contact Information Regarding Your Mortgage Account

Send All Written Correspondence or
Payoff Information Requests to:

IndyMac Mortgage Services
P.O. Box 4045
Kalamazoo, MI 49003-4045

Telephone	Automated System or Representative	1.800.781.7399
	TTY (Hearing Impaired Customer Service)	1.888.858.7961
	Insurance Center	1.866.258.8181

On-Line www.indymacmortgageservices.com available
24 hours a day

Fax	Tax Related Issues	1.269.353.2485
	Payoff Department	1.269.353.2437
	Insurance Center	1.843.413.7143
	Mortgage Insurance (MI)	1.269.353.2495

Telephone and Fax Information

- General loan information is available 24 hours a day, 7 days a week, via automated telephone system.
- Representatives are available Monday through Friday, from 8:00 a.m. until 9:00 p.m., Eastern Time, to assist you.
- For hazard or flood insurance matters, contact our Insurance Center.

Customer Focus

Save a Phone Call!

Visit us at www.indymacmortgageservices.com

Did you know that by registering your mortgage loan online you can have immediate access to all of your current loan information 24 hours a day?

To register online just follow these simple instructions:

- Go to www.indymacmortgageservices.com mouse over Log In and click "Home Loans"
- Click on "Register User ID/Password"
- Follow the registration instructions and click "submit"

By accessing your loan through the Loan Servicing Center you can:

- Request copies of your loan documents
- Order a payoff statement
- View your current billing statement
- Make online payments

For secure and convenient online billing statements:

- Go to www.indymacmortgageservices.com mouse over Log In and click "Home Loans"
- Click on "Enrollment Options"
- Select the first option to go paperless

If you would like to be informed on your loan activity before your statement arrives, sign up for Email Notifications!

IndyMac Mortgage Services will let you know when critical transactions occur on your account, such as a payment received and when insurance or taxes are paid from your escrow account. After logging in:

- Select "Personal Preferences"
- Select "Notify Me"
- Check the boxes you would like to receive notices on
- Click "Submit" to start receiving email notifications



Member
FDIC

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Detach this portion and return with your check made payable to IndyMac Mortgage Services. Please write your loan number on your check.

IndyMac Mortgage Services

a division of OneWest Bank® FSB

Payment Summary

ANTHONY P DICUS

Loan Number 3002357204

03/01/13 Payment Information

Payment Options:	Minimum Payment	Interest Only	Fully Amortized	15 - Year Amortized
Total Payments Due: After 07/16/13	\$8,145.65 \$8,227.11	N/A	N/A	N/A
Total Amount Due: After 07/16/13	\$8,372.11 \$8,453.57			

Payments will be applied in the order specified in your mortgage documents. If sending additional funds, please indicate below how to apply funds.

+ Additional Principal:	\$	
+ Additional Escrow:	\$	
+ Late Charges/Fees:	\$	
+ Other:	\$	
= Total Amount Enclosed:	\$	

☐ Check this box if name, mailing address; or telephone number have recently changed. Please complete form on the reverse side.



INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

3002357204 00837211 00845357 0

Has Your Information Changed? If So, Please Complete This Form.

Visit our website at www.indymacmortgageservices.com to change your information online.

MAILING ADDRESS _____ E-MAIL ADDRESS _____
CITY _____ STATE _____ ZIP _____
HOME PHONE (_____) _____ BUSINESS PHONE (_____) _____
SS# BORROWER _____ NAME (PLEASE PRINT) _____
SS# CO-BORROWER _____ NAME (PLEASE PRINT) _____

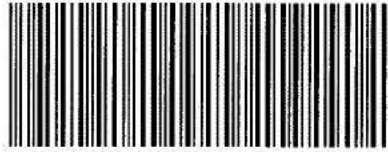
- ☐ Check box if this address change is a permanent residence change.
- ☐ Check box if this address change is a temporary residence change - please specify: Expiration Date: _____
- ☐ Check box if this address change is to have statements sent to a Post Office box or another party - please specify:
Expiration Date: _____

BORROWER SIGNATURE _____ LOAN NUMBER _____
CO-BORROWER SIGNATURE _____

IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 9042
Temecula, CA 92589-9042

Send Payments to:
IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 4045
Kalamazoo, MI 49003-4045

Send Correspondence to:
IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 4045
Kalamazoo, MI 49003-4045



7196 9006 9296 7891 9211

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

20130626-72

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621



XC003

Home Loan Servicing
6900 Beatrice Drive
Kalamazoo, MI 49009

06/26/2013

Sent Via Certified Mail
7196 9006 9296 7891 9211

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

RE: Loan Number: 3002357204
Property Address: 5950 LA CASTANA WAY

SACRAMENTO, CA 95823

Dear Anthony Dicus,

IndyMac Mortgage Services, a Division of OneWest Bank, FSB services your home loan. Your loan is in serious default because you have not made your required payments. The total amount required to reinstate your loan, as of the date of this letter is as follows:

Next Payment Due Date:	03/01/2013
Current Monthly Payment:	\$1,629.13
Total Monthly Payments Due:	\$6,516.52
Late Charges:	\$81.46
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$145.00
	Partial Payment Balance: <u>-\$515.21</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$6,227.77

You have the right to cure your default. To cure your default, you must, on or before July 28, 2013, pay IndyMac Mortgage Services, a Division of OneWest Bank, FSB in the amount of \$6,227.77 plus any additional monthly payments, late charges and fees which become due.

If your check is returned to us for insufficient funds or for any reason, "good funds" will not have been received and you will not have cured your default, we reserve the right to accept or reject a partial payment of the total amount due without waiving any of our rights herein or otherwise. If you do not cure your default, we will accelerate your mortgage with the full amount remaining accelerated and becoming due and payable in full, and foreclosure proceedings will be initiated at that time.

Failure to cure your default may result in the foreclosure and sale of your property. A deficiency judgment may be obtained against you to collect the balance of your loan.



You may, if required by law, have the right to cure your default after the acceleration of your payments and prior to the foreclosure sale, by paying all amounts past due within the time permitted by law. In addition to the past due amounts, you will be required to pay reasonable fees and costs incurred by IndyMac Mortgage Services, a Division of OneWest Bank, FSB. You may have the right to bring a court action to assert the non-existence of a default right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and foreclosure.

Time is of the essence. Should you have any questions concerning this notice, please contact our Loan Resolutions department at 1-877-908-4357.

At this time, you may request a subsequent meeting with an IndyMac Mortgage Services, a Division of OneWest Bank, representative to discuss further options to avoid foreclosure. If requested, the subsequent meeting will occur within fourteen (14) days of your request. Additionally, you may also contact a HUD-approved housing counseling agency toll-free at 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These services are usually free of charge.

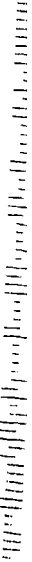
Sincerely,

IndyMac Mortgage Services, a Division of OneWest Bank, FSB
Loan Resolution

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

NOTIFIED
Re 6/29/13
—

ENR-SP1 95823



Statement of Account

Account Information

Primary Phone Number: (916) 395-2326
 Secondary Phone Number: (916) 395-2326

Property Address: 5950 LA CASTANA WAY,
 SACRAMENTO, CA 95823

#BWNDXCT
 #6684027532003061#

Account Information as of **06/12/13**
 Loan Number: 3002357204
 Interest Rate: 4.000%
 Principal Balance: \$299,425.11
 Escrow Balance: \$.00
 Unapplied Funds: \$515.21
 Funds Advanced by IMS (1.2): \$145.00
 Principal Paid YTD: \$3,123.92
 Interest Paid YTD: \$5,021.73
 Property Taxes Paid YTD: \$.00
 Hazard Insurance Paid YTD: \$.00

ANTHONY P DICUS
 5950 LA CASTANA WAY
 SACRAMENTO CA 95823

For statement questions,
 please call Customer Service at
 1.800.781.7399

Payment Information

07/01/13 Payment Options	Minimum(A)	Interest Only(B)	Fully Amortized(C)	15 Yr Amortized(C)	Your Account is now 4 Payments Past Due.
Principal and/or Interest	\$1,629.13	Not applicable	Not applicable	Not applicable	
Escrow	\$.00				
Optional Products(2)	\$.00				
Other(2)	\$.00				
Payment Amount	\$1,629.13				
Past Due Payment(s)	\$6,516.52				
Total Payments Due	\$8,145.65				
Unpaid Late Charges	\$.00				
Returned Payment Fees	\$.00				
Other Unpaid Charges(2)	\$.00				
Funds Advanced by IMS (1.2)	\$145.00				
Total Amount Due	\$8,290.65				
After 07/16/13 please pay: (3)	\$8,372.11				

Additional Information

1. Unless otherwise agreed upon, additional funds may be applied to advances prior to being applied to fees/charges.
2. Itemized detail available upon request.
3. Payment calculation includes Late Charge fee.

Transactions Since Last Statement

Date	Transaction	Total	Principal/Deferred Interest (D)	Interest	Escrow	Fees/Misc.
05/28/13	Funds Applied	1,629.13	628.95	1,000.18		

Important Messages

ONLINE ACCESS TO YOUR LOAN INFORMATION IS JUST A CLICK AWAY!
 To find out more, see the back of this statement.

These are loan values.

(A) **Minimum P&I Payment** This is the minimum amount that must be paid. As the interest rate may change monthly, this "minimum" payment amount may not be enough to pay all of the monthly interest due. If this occurs, the unpaid interest is then added to your loan balance.

(B) **Interest Only Payment** Payment applied only to interest due for month. No funds are included to reduce the loan's principal balance. Payment option is only available if the interest only amount due is at least as much as the minimum payment amount due.

(C) **Fully or 15-Year Amortized Payment** The principal and interest due. It is calculated using the current interest (determined by adding index plus margin), and the balance over the remaining term of the loan.

(D) **Principal/Deferred Interest** Positive amounts in this section mean the loan balance has decreased. Negative amounts in this section mean the monthly interest due was not satisfied with the last payment resulting in an increased loan balance.

Detach this portion and return with your check made payable to IndyMac Mortgage Services. Please write your loan number on your check.

Statement of Account

Payments will be applied in the order specified in your mortgage documents. If sending additional funds, please indicate below how to apply funds.

+ Additional Principal: \$ _____
 + Additional Escrow: \$ _____
 + Late Charges/Fees: \$ _____
 + Other: \$ _____
 = Total Amount Enclosed: \$ _____

☐ This is my check. It is being made payable to IndyMac Mortgage Services. I am not sending any additional funds.

Payment Summary

ANTHONY P DICUS Loan Number 3002357204

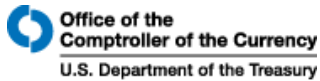
03/01/13 Payment Information

Payment Options:	Minimum Payment	Interest Only	Fully Amortized	15 - Year Amortized
Total Payments Due:	\$8,145.65	N/A	N/A	N/A
After 07/16/13	\$8,227.11			
Total Amount Due:	\$8,290.65			
After 07/16/13	\$8,372.11			

INDYMAC MORTGAGE SERVICES
 PO BOX 78826
 PHOENIX AZ 85062-8826

3002357204 00837211 00845357 0

Exhibit “35”



OMB Control No. 1557-0232
Expiration Date: 11/30/2015

CUSTOMER COMPLAINT FORM

Please fill in this form completely. Mail or fax this completed complaint form to:

**Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
1-713-336-4301 (Fax)**

Once we receive your completed form, you will receive an acknowledgment letter containing your assigned case number. Please keep your case number for future contact with our office.

Helpful Hints:

Check to make sure your financial institution is a national bank or federal savings association (thrift). If you do not know the name of your financial institution, check your account statement. The financial institution's name will be indicated on the statement.

Have you tried to resolve your complaint with your financial institution? The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution.

Please Note:

We cannot act as a court of law or as a lawyer on your behalf

We cannot give you legal advice

We cannot become involved in complaints that are in litigation or have been litigated

YOUR INFORMATION

The Account Owner/Holder should complete this section. * - Indicates Required Fields

*First Name: Anthony	Middle Name: Paul	
*Last Name: Dicus		
*Street Address: 5950 La Castana Way		
*City: Sacramento	*State: CA	*Zip: 95823
*Phone: 916-395-2326		
Email: dicus30@aol.com		
What is the best way to contact you? Phone <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/>		
What is the best time to contact you? Morning <input checked="" type="checkbox"/> Afternoon <input checked="" type="checkbox"/> Evening <input checked="" type="checkbox"/>		

REPRESENTATIVE CONTACT INFORMATION

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.** Please check the following to indicate the type of relationship:

Attorney ☒ Legal Representative ☐

Please indicate the type of authorization you have granted to your attorney or other legal representative:

Power of Attorney ☐ Letters Testamentary ☐ Court Appointed Executor or Administrator ☒ Other ☒

If you are not sure of the type of legal authorization granted, please check your legal documents or consult with your attorney or other legal representative.

Name of Representative:

*First Name: Ronald	Middle Name: H.	
*Last Name: Freshman		
*Street Address: 3040 Skycrest Drive		
*City: Fallbrook	*State: CA	*Zip: 92028
*Phone: 858-756-8288		
Representative Email: ronfreshman@gmail.com		
What is the best way to contact your representative? Phone <input checked="" type="checkbox"/> Mail <input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/>		
What is the best time to contact your representative? Morning <input checked="" type="checkbox"/> Afternoon <input checked="" type="checkbox"/> Evening <input checked="" type="checkbox"/>		

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

Helpful Hint: If you do not know the name of your financial institution, check your account statement. The financial institution's name will be indicated on the account statement.

*Name of Financial Institution or Company: IndyMac Mortgage Services, a division of OneWestBank, FSB		
Street Address: 6900 Beatrice Drive		
*City: Kalamazoo	*State: MI	Zip: 49009
Phone: 800-781-7399		
*Type of Account(s) (Check all that apply): Deposit Account (Checking, Savings) <input type="checkbox"/> Credit Card <input type="checkbox"/>		
Loan Product (Consumer, Mortgage, Home Equity) <input checked="" type="checkbox"/> Asset Management (Trust Accounts) <input type="checkbox"/>		
Consumer Leasing <input type="checkbox"/> Non-Deposit Account (Investments) <input type="checkbox"/> Insurance <input type="checkbox"/> Other <input type="checkbox"/>		
Have you tried to resolve your complaint with your financial institution or company? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If Yes, when? See enclosures	How? Phone <input checked="" type="checkbox"/> Mail <input checked="" type="checkbox"/> In Person <input type="checkbox"/> Other <input checked="" type="checkbox"/>	
Contact Name: See enclosures	Title:	
Has your financial institution responded to you? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If Yes, when? See enclosures	How? Phone <input type="checkbox"/> Mail <input checked="" type="checkbox"/> In Person <input type="checkbox"/> Other <input type="checkbox"/>	

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or account numbers.**

IndyMac Mortgage Services, a division of OneWestBank, claims to be the servicer of my purported mortgage loan and is threatening to foreclose on me even though my payments are current. I have attempted to contact them to correct their records but they continue with their threats; claim I am in default even when they themselves provide statements showing my payments are current.

Chain of letters and contact related to this issue is enclosed.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question.

PRIVACY ACT STATEMENT

The solicitation and collection of this information is authorized by 12 U.S.C. 1. The information is solicited to provide the Office of the Comptroller of the Currency (OCC) with data that is necessary and useful in reviewing requests received from individuals for assistance in their interactions with national banks or federal savings associations (thrifts). The provision of requested information is voluntary. However, without such information, the ability to complete a review or to provide requested assistance may be hindered.

It is intended that the information obtained through this solicitation will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additional disclosures of such information may be made to: (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry; (2) other governmental, self-regulatory, or professional organizations having: (a) jurisdiction over the subject matter of the complaint or inquiry; (b) jurisdiction over the entity that is the subject of the complaint or inquiry; or (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction; (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding; (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider; (5) Other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity; (6) OCC contractors or agents when access to such information is necessary; and (7) other third parties when required or authorized by statute.

I certify that the information provided on this form is true and correct to the best of my knowledge.

I Certify ☒

I Do Not Certify ☐

Date: 07/11/13

Signature: 

We will mail you a written acknowledgment within five (5) business days of receipt of your completed complaint form containing your assigned case number. Please utilize your case number for future contact with our office. If you have any questions regarding this case, please call 1-800-613-6743.

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.

Law Office
Ronald H. Freshman, Esq.

3040 Skycrest Drive
Fallbrook, CA 92028
Office 858-756-8288
Fax 206-424-0744
ronfreshman@gmail.com

Date: July 11, 2013

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
Attention: Research Department
6900 Beatrice Drive
Kalamazoo, MI 49009

Via: U.S. Mail - Certificate of Mailing

Re: Anthony P. Dicus
Purported Loan #3002357204

Correspondence received; dated July 1, 2013

Address: 5950 La Castana Way
Sacramento, CA 95823

RE: QUALIFIED WRITTEN REQUEST; DEBT VALIDATION AND DISPUTE OF DEBT

To Whom It May Concern:

This letter is in response to the letter we received from you dated July 1, 2013 claiming our Qualified Written Request did not “constitute a QWR subject to the provisions of the Real Estate Settlement Procedures Act (RESPA).” Nothing, along with much of what you provided, could be further from the truth.

More than sufficient details were provided for you to investigate the errors identified, such that you provided your own payment history. Ironically your own payment history repudiated your typical standard, non-compliant form letter which contained false statements regarding Mr. Dicus’ purported account, claiming he is in default when he is not.

Your letter claims to have provided “[a] 24-month transaction history and bankruptcy payment reconciliation” which was further alleged to “accurately report the application of all payments we received during that period.”

We are specifically addressing the false and conflicting statements in your letter needing your immediate attention, to wit:

p.1 ¶ 6 alleges “Mr. Dicus has been in default under the loan documents with respect to the installment of principal and interest that became due on March 1, 2013 together with the subsequent installments and late charges and other amount due under the note and deed of trust.” Your own CUSTOMER ACCOUNT ACTIVITY STATEMENT (“CAS”) Dated 07/01/13 shows the March, April, May and June payments being entered on 03-04-13; 04-03; 04-29-13 and 05-28-13 respectively, each payment in the amount of \$1,629.13. Your Bankruptcy Payment Reconciliation sheet (p.3) also confirms payments being made on 3/4/2013 and 4/3/2013 and shows a \$0.00 balance. Mr. Dicus also pulled his own online “Loan Activity” report which also confirms payments were paid and the account is current¹.

The last paragraph on p.1 of your letter states “Nation Star Mortgage is the master servicer for the mortgage backed security (MBS) for which [our] client’s [purported] mortgage was pooled.” You further proffer that the MBS is identified as “LXS 2007-6 4/30/07”. The forensic investigator Mr. Dicus hired and our own in-house investigation, as well as information from Mortgage Electronic Registration Systems, Inc. (“MERS”), provides information contrary to what you claim. There is no “pool” you identify that exists either on the Security and Exchange Commission or Edgar websites. MERS claims the “investor” is U.S. Bank as Trustee and our the forensic examiner has identified the trust to purportedly be Lehman XS Trust, Series 2007-4N with Aurora Loan Services, LLC as the Master Servicer (not Nation Star Mortgage.) Your very own previous letter dated December 3, 2009 confirms this².

You further state that “[t]he servicing agreement between OneWest Bank, FSB and Nation Star Mortgage identifies IndyMac Mortgage Services, a division of OneWest

¹ Enclosed.

Bank, FSB as the servicer for all loans within the pool and, further, identifies our responsibilities as including, but not limited to, (a) the collection of the payments from each of the mortgages within the pool; (b) initiating the foreclosure process for loans that are in default; (c) processing loan modification requests; and (d) responding to borrowers' inquiries."³ From your own correspondence then, it appears you are not authorized to do any of these things with regard to Mr. Dicus' purported "loan".

Mr. Dicus is NOT IN DEFAULT; payments were paid on time and the purported "investor" is not as you claim. Please clarify your conflicting statements and correct these errors.

Also, please rectify your accounting; remove any late payment fees; confirm in writing the mistakes you have made; and correct any corresponding credit reporting information provided to all three repositories or we shall be forced to file suit to have the court clear up these issues.

Time is of the essence in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald H. Freshman".

Ronald H. Freshman, Esq.
Attorney for Anthony P. Dicus

Enclosures
CC: OCC

² Enclosed.

³ Your letter p.2 first paragraph.

July 1, 2013

Law Office of Ronald H. Freshman, Esq.
3040 Skycrest Drive
Fallbrook, CA 92028

RE: Mr. Anthony Dicus
Loan Number 3002357204

Dear Mr. Freshman:

This letter is in response to correspondence dated June 20, 2013, regarding the above referenced home loan. Although your correspondence is presented as a qualified written request (QWR) it does not constitute a QWR subject to the provisions of the Real Estate Settlement Procedures Act (RESPA).

Please understand this correspondence is being sent to you as you are representing our customer. Going forward no phone calls will be made to our customer unless a written request is received advising us to remove the cease and desist.

A QWR is written correspondence to the loan servicer stating specific a customer believes the servicing of his/her account is in error. It must also include sufficient detail to allow the servicer the opportunity to fully investigate the matter to determine if errors were made in connection with the servicing of the account. Your correspondence fails to state that you believe there are specific errors in the servicing of the account sufficient to allow IndyMac Mortgage Services, a division of OneWest Bank, FSB the ability to investigate further. If you have a specific loan servicing issue, such as a payment application or disbursement issue, please send all inquiries to the address below with a detailed explanation as to why you believe the account is in error.

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
Attention: Research Department
6900 Beatrice Drive
Kalamazoo, MI 49009

A QWR is not a vehicle for obtaining information regarding the lender's general business practices, including but not limited to its operations, systems of record, servicing by a prior servicing company or business relationships. With respect to those of your inquiries which go beyond the scope of a legitimate QWR, IndyMac Mortgage Services respectfully declines to provide the information requested.

In compliance with the Fair Debt Collection Practices Act (FDCPA), enclosed is a copy of the promissory note. A 24-month transaction history and bankruptcy payment reconciliation are included that accurately report the application of all payments we received during that period. If you dispute the pay history, please provide us details in support of any dispute, including but not limited to the dates of any transaction in dispute, amounts in dispute, copies of cancelled checks, receipts, bank statements, etc. You may request a life of loan payment history by completing the attached form and submitting it and the required fee to the address shown on the form.

As reflected in the transaction history enclosed Mr. Dicus has been in default under the loan documents with respect to the installment of principal and interest that became due on March 1, 2013, together with the subsequent installments and late charges and other amount due under the note and deed of trust.

Nation Star Mortgage is the master servicer for the mortgage backed security (MBS) for which your client's mortgage was pooled. Their phone number is 1.303.515.8131 and their address is

10350 Park Meadows Dr. Fl 3 Littleton, CO 80124. Your loan is pooled in the mortgage backed security identified as LXS 2007-6 4/30/07.

The servicing agreement between OneWest Bank, FSB and Nation Star Mortgage identifies IndyMac Mortgage Services, a division of OneWest Bank, FSB as the servicer for all loans within the pool and, further, identifies our responsibilities as including, but not limited to, (a) the collection of the payments from each of the mortgages within the pool; (b) initiating the foreclosure process for loans that are in default; (c) processing loan modification requests; and (d) responding to borrowers' inquiries. Please direct all of your correspondence to IndyMac Mortgage Services.

Your letter included a request for copies of certain documents that pertain to this loan. The copies you requested can be costly, so as a courtesy we are writing to encourage you to check your client's records to determine if your client has retained the documents provided when the loan closed. Limiting the number of document copies you actually need from IndyMac Mortgage Services will be less expensive and may save time.

Please research your client's records and complete the enclosed order form once you have identified the document copies you still require from IndyMac Mortgage Services. Once your form is complete, please submit a check in the total amount due along with the request form to IndyMac Mortgage Services, a division of OneWest Bank, FSB, Attention: RESPA Department, 6900 Beatrice Drive Kalamazoo, MI 49009. Upon receiving your request and payment, we will provide the desired documents to you within 30 business days of our receipt of the order form. If we do not receive the order form and payment within 30 business days, we will close this request.

We have conducted an investigation of the account and have determined:

1. No corrections have been made to the account as we are of the opinion the account has been serviced in compliance with the terms of the documents signed at closing.
2. Should you require any further assistance regarding the account, you may contact our Customer Service Department at 1.800.781.7399 or in writing at the following address 6900 Beatrice Drive Kalamazoo, MI 49009.
3. To the extent we are obligated either contractually or under any applicable statute or regulation to furnish the requested information to you, such information has been provided. We respectfully decline to provide any other information you may have requested, as such information may be privileged, confidential or otherwise not subject to disclosure.

If you have questions regarding our workout programs, please call IndyMac Mortgage Services at 1.800.781.7399 or you may access our website at www.indymacmortgageservices.com.

Please be assured all options were considered in every effort to assist you with this matter. In the event you require further assistance please call 1.800.781.7399 Monday through Friday, from 8:00 a.m. until 9:00 p.m. Eastern Time.

Respectfully,

IndyMac Mortgage Services
a division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if a bankruptcy petition has been filed and there is either an "automatic stay" in effect in the bankruptcy case, or the debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

ONE WEST BANK, FSB
HOME LOAN SERVICING
P.O. BOX 4045
KALAMAZOO, MICHIGAN 49003-4045
1-800-781-7399

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 07/01/13
PAGE 1

REQ BY 63I

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO

CA 95823

THE FOLLOWING IS THE PAYMENT HISTORY YOU
REQUESTED. SHOULD YOU HAVE ANY QUESTIONS
REGARDING THIS HISTORY, PLEASE CALL THE
CUSTOMER SERVICE DEPARTMENT AT THE ABOVE
REFERENCED TELEPHONE NUMBER. THANK YOU.

LOAN NUMBER: 3002357204

----- CURRENT ACCOUNT INFORMATION -----
DATE TOTAL PRINCIPAL LOAN CURRENT
PAYMENT PAYMENT & INTEREST INTEREST PRINCIPAL
DUE AMOUNT PAYMENT RATE BALANCE ESCROW
03-01-13 1,629.13 1,629.13 4.00000 299,425.11 0.00
2ND MORTGAGE: 0.00 0.00000 0.00

PROCESS DUE ACTIVITY FOR PERIOD 01/01/11 - 06/29/13
DATE DATE TRANSACTION TRANSACTION EFFECTIVE DATE
CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN. PAID/ ESCROW PAID/ OTHER
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

06-17-13 03-13 152 LATE CHARGE ASSESSMENT
0.00 0.00 0.00 0.00 81.46-1 LATE CHARGE
06-11-13 00-00 633 MISC. F/C AND B/R EXPENSES
11.00 0.00 0.00 0.00
05-28-13 03-13 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04000 NEW PRIN & INT PAYMENT: 1,629.13
05-28-13 02-13 173 PAYMENT 05-24-13
1,629.13 628.95 1,000.18 0.00
299,425.11 NEW PRINCIPAL/ESCROW BALANCES
05-23-13 00-00 710 ATTORNEY ADVANCE REPAYMENT
0.00 0.00 0.00 0.00 150.00-
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
11.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
150.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
741.84 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
66.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
625.00 0.00 0.00 0.00
05-23-13 00-00 745 CORP. ADVANCE ADJUSTMENT
585.00 0.00 0.00 0.00

ONE WEST BANK, FSB
HOME LOAN SERVICING
P.O. BOX 4045
KALAMAZOO, MICHIGAN 49003-4045
1-800-781-7399

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 07/01/13
PAGE 2

REQ BY 63I

ANTHONY P DICUS
LOAN NUMBER: 3002357204

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	01/01/11 - 06/29/13 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER CODE/DESCRIPTION
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
1,070.00	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
66.00	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
44.00	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
11.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
150.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
741.84-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
66.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
625.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
585.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
1,070.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
66.00-	0.00	0.00	0.00	
05-23-13 00-00	745	CORP. ADVANCE	ADJUSTMENT	
44.00-	0.00	0.00	0.00	
05-06-13 00-00	633	MISC. F/C AND B/R EXPENSES		
11.00	0.00	0.00	0.00	
04-29-13 02-13	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:	1,629.13
04-29-13 01-13	173	PAYMENT		04-26-13
1,629.13	626.86	1,002.27	0.00	
	300,054.06			NEW PRINCIPAL/ESCROW BALANCES
04-03-13 01-13	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:	1,629.13
04-03-13 12-12	173	PAYMENT		03-30-13
1,629.13	624.78	1,004.35	0.00	
	300,680.92			NEW PRINCIPAL/ESCROW BALANCES

ONE WEST BANK, FSB
HOME LOAN SERVICING
P.O. BOX 4045
KALAMAZOO, MICHIGAN 49003-4045
1-800-781-7399

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 07/01/13
PAGE 3

REQ BY 63I

ANTHONY P DICUS
LOAN NUMBER: 3002357204

PROCESS DATE	DUE DATE	TRANSACTION CODE	ACTIVITY FOR PERIOD 01/01/11 - 06/29/13	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
04-02-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
03-07-13	00-00	633	MISC. F/C AND B/R EXPENSES		
145.00		0.00	0.00	0.00	
03-04-13	12-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:		1,629.13
03-04-13	11-12	173	PAYMENT		02-28-13
1,629.13		622.70	1,006.43	0.00	
		301,305.70	NEW PRINCIPAL/ESCROW BALANCES		
03-04-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
02-19-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
01-23-13	11-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:		1,629.13
01-23-13	10-12	173	PAYMENT		01-22-13
1,629.13		620.63	1,008.50	0.00	
		301,928.40	NEW PRINCIPAL/ESCROW BALANCES		
01-03-13	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
12-26-12	10-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:		1,629.13
12-26-12	09-12	173	PAYMENT		12-21-12
1,629.13		618.57	1,010.56	0.00	
		302,549.03	NEW PRINCIPAL/ESCROW BALANCES		
12-04-12	09-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:		1,629.13
12-04-12	08-12	173	PAYMENT		11-30-12
1,629.13		616.52	1,012.61	0.00	
		303,167.60	NEW PRINCIPAL/ESCROW BALANCES		
12-03-12	00-00	633	MISC. F/C AND B/R EXPENSES		
11.00		0.00	0.00	0.00	
11-19-12	00-00	630	ATTORNEY ADVANCES		
250.00		0.00	0.00	0.00	
11-01-12	08-12	493	ARM LOAN ADJUSTMENT		
NEW INTEREST RATE: 0.04000			NEW PRIN & INT PAYMENT:		1,629.13

LOAN NUMBER:

BANKRUPTCY PAYMENT RECONCILIATION

PAGE: 3

8/10/2011			Trustee	\$199.70			\$0.00	\$310,056.77		\$0.00	\$199.70	\$1,514.22		\$199.70				
8/10/2011			Trustee	\$150.00			\$0.00	\$310,056.77		\$0.00	\$150.00	\$1,664.22		\$150.00				
9/13/2011	Jul-11	Jul-11	Debtor	\$1,148.62	\$261.54	\$1,065.82	\$1,327.36	\$309,795.23		\$1,327.36	-\$178.74	\$1,485.48		-\$178.74				
10/12/2011	Aug-11	Aug-11	Debtor	\$1,148.62	\$262.44	\$1,064.92	\$1,327.36	\$309,532.79		\$1,327.36	-\$178.74	\$1,306.74		-\$178.74				
11/10/2011	Sep-11	Sep-11	Debtor	\$1,148.62	\$295.58	\$1,031.78	\$1,327.36	\$309,237.21		\$1,327.36	-\$178.74	\$1,128.00	-\$178.74					
12/9/2011	Oct-11	Oct-11	Debtor	\$1,148.62	\$296.57	\$1,030.78	\$1,327.36	\$308,940.84		\$1,327.36	-\$178.74	\$949.26	-\$178.74					
1/11/2012	Nov-11	Nov-11	Debtor	\$1,148.62	\$297.56	\$1,029.80	\$1,327.36	\$308,643.08		\$1,327.36	-\$178.74	\$770.52	-\$178.74					
2/13/2012			Debtor	\$1,148.62			\$0.00	\$308,643.08		\$0.00	\$1,148.62	\$1,919.14	\$1,148.62					
3/13/2012	Dec-11	Dec-11	Debtor	\$1,148.62	\$600.32	\$1,028.81	\$1,629.13	\$308,042.76		\$1,629.13	-\$480.51	\$1,438.63	-\$480.51					
4/11/2012	Jan-12	Jan-12	Debtor	\$1,148.62	\$602.32	\$1,026.81	\$1,629.13	\$307,440.44		\$1,629.13	-\$480.51	\$958.12	-\$480.51					
5/17/2012	Feb-12	Feb-12	Debtor	\$1,148.62	\$604.33	\$1,024.80	\$1,629.13	\$306,836.11		\$1,629.13	-\$480.51	\$477.61	-\$480.51					
6/22/2012			Debtor	\$1,148.62			\$0.00	\$306,836.11		\$0.00	\$1,148.62	\$1,626.23	\$1,148.62					
7/13/2012	Mar-12	Mar-12	Debtor	\$1,148.62	\$606.34	\$1,022.79	\$1,629.13	\$306,229.77		\$1,629.13	-\$480.51	\$1,145.72	-\$480.51					
8/15/2012	Apr-12	Apr-12	Debtor	\$1,148.62	\$608.36	\$1,020.77	\$1,629.13	\$305,621.41		\$1,629.13	-\$480.51	\$665.21	-\$480.51					
8/15/2012			Debtor	\$1,629.13			\$0.00	\$305,621.41		\$0.00	\$1,629.13	\$2,294.34	\$1,629.13					
8/16/2012	May-12	May-12	Debtor		\$610.39	\$1,018.74	\$1,629.13	\$305,011.02		\$1,629.13	-\$1,629.13	\$665.21	-\$1,629.13					
10/1/2012	Jun-12	Jun-12	Debtor	\$1,629.13	\$612.43	\$1,016.70	\$1,629.13	\$304,398.59		\$1,629.13		\$665.21						
11/1/2012	Jul-12	Jul-12	Debtor	\$1,629.13	\$614.47	\$1,014.66	\$1,629.13	\$303,784.12		\$1,629.13		\$665.21						
12/4/2012	Aug-12	Aug-12	Debtor	\$1,629.13	\$616.52	\$1,012.61	\$1,629.13	\$303,167.60		\$1,629.13		\$665.21						
12/26/2012	Sep-12	Sep-12	Debtor	\$1,629.13	\$618.57	\$1,010.56	\$1,629.13	\$302,549.03		\$1,629.13		\$665.21						
1/23/2013	Oct-12	Oct-12	Debtor	\$1,629.13	\$620.63	\$1,008.50	\$1,629.13	\$301,928.40		\$1,629.13		\$665.21						
3/4/2013	Nov-12	Nov-12	Debtor	\$1,629.13	\$622.70	\$1,006.43	\$1,629.13	\$301,305.70		\$1,629.13		\$665.21						
4/3/2013	Dec-12	Dec-12	Debtor	\$1,629.13	\$624.78	\$1,004.35	\$1,629.13	\$300,680.92		\$1,629.13		\$665.21						
ENDING BALANCE							\$0.00	\$300,680.92		\$0.00		\$665.21	\$434.74	\$230.47	\$0.00	\$0.00	\$0.00	

Law Office
Ronald H. Freshman, Esq.

3040 Skycrest Drive
Fallbrook, CA 92028
Office 858-756-8288
Fax 206-424-0744
ronfreshman@gmail.com

Date: June 20, 2013

IndyMac Mortgage Services
PO Box 78826
Phoenix, AZ 85062-8826

Via: Certified U.S. Mail #7011 2970 0003 7964 5153
Return Receipt Requested

Re: Anthony P. Dicus
Purported Loan #3002357204

Address: 5950 La Castana Way
Sacramento, CA 95823

**QUALIFIED WRITTEN REQUEST; DEBT VALIDATION
AND DISPUTE OF DEBT**

To whom it may concern:

We have been retained to represent the above-referenced client, Anthony P. Dicus regarding the status of the purported account/loan number also referenced above.

Attached is our client's authorization to release financial information.

INTRODUCTION; BRIEF STATEMENT OF FACTS

Our client received a call from you stating his property was going into "foreclosure" due to your claim that he is allegedly four months behind. Mr. Dicus states he has had no notice in writing of any such thing.

Upon a return call to (800) 781-7399, Mr. Dicus spoke with an Operator #014 claiming to be named "Melissa;" who told him \$6,227.77 was allegedly owed on the purported account. Melissa further stated "Once your loan came out of bankruptcy it went into the previous status as before - as delinquent and foreclosure status." She then

attempted to induce our client into considering a loan modification, which appears to have been solicited under false pretenses.

Upon Mr. Dicus telling Melissa that he was current in his payments and he had never been late, Melissa told Mr. Dicus he could contact your “foreclosure attorney’s office” at (619) 243-8415 referencing vendor #3002357204. This was not only intimidating but infuriating.

Our client then contacted us to deal with this situation.

QUALIFIED WRITTEN REQUEST

This letter shall be deemed a 12 U.S.C. § 2601, *et seq.*, as amended (“RESPA”) qualified written request to which provisions of the Dodd-Frank Act § 1463 also applies.

This request is directly related to the servicing of the purported loan; includes the name and account number, as well as a statement for the reasons Mr. Dicus believes the alleged account is in error. Sufficient detail regarding the other information sought¹ by Mr. Dicus is contained in this request.

To independently validate our client’s concerns, please provide the following.

1. Fully identify the purported owner the Dicus’ loan by name, address and phone number which is defined as the person or entity that purports to be lawfully entitled to the payments due under any promissory note that he allegedly signed when the loan was originated. If the “owner” is a so-called “securitized trust”, please identify:
 - (a) the name of the specific trust in which my loan is supposedly “pooled” (and not simply the name of the Trustee);
 - (b) the CUSIP number for the purported trust; and
 - (c) the specific date the purported loan, including the indorsement of the note and assignment of the Deed of Trust, were allegedly sold into said trust along with evidence of the consideration paid therefore.
2. Please provide a certified copy of the purported “Note” in its current condition format and size, front and back, showing all indorsements and/or allonges thereto; as of the date of this letter;

¹ 12 U.S.C. § 2605(e)(1)(B)(ii).

3. Please fully identify the current holder of the Dicus' Deed of trust by name, address and phone number.
4. Please identify the principal for whom Mortgage Electronic Registration Systems, Inc., ("MERS") purports to act and provide written proof of the authorization of MERS to act for the original or any other "lender" with respect to the purported Deed of Trust.²
5. Please provide the MERS Milestone/Summary Report showing all transfers of servicing and beneficial interest rights.²
6. Please confirm or deny whether the Dicus' purported Note was sold separately from the Deed of Trust or vice-versa and identify:
 - (a) each and every party that purchased the purported Note or any interest therein;
 - (b) the date upon which any such purchase(s) took place;
 - (c) the amount of consideration paid for the purported Note along with evidence of payment including any ledgers, books, cancelled checks or other similar "paper trail" for the actual consideration both paid and received for each and every alleged "transfer;" "indorsement;" or "assignment."
- 9) Please provide a "life of loan" history and a full accounting of each and every payment paid, received and accounted for related to this purported account that includes any and all claimed arrears, delinquencies or additional charges, including but not thereby limited to, escrow charges, fees, rebates, refunds, kickbacks, profits, gains or any other additions or subtractions to the purported account for any reason.
- 10) Please also provide an explanation of how any amount allegedly due was calculated including any dates for adjustments and why so adjusted.
- 11) Please provide any applicable pool, pooling, pooling and servicing, assignment and assumption, deposit, custodial, master purchasing,

² We know "Indymac Mortgage Services a division of OneWest Bank®" is a service mark of OneWest Bank and OneWest Bank is a MERS member with full access to all the MERS and other documentation requested.

servicing, sub-servicing and/or master-servicing, trust or other agreements related in any way to this purported account or the alleged securitization thereof.

DEBT VALIDATION DEMAND AND DISPUTE OF DEBT

Mr. Dicus herewith disputes the purported “debt” and demands validation of same. Based on the aforementioned irregularities; manner in which he has been treated; and recent events surrounding the foreclosure crisis and allegations of fraudulent foreclosure activity, Mr. Dicus now questions whether you are or have ever been a legitimate “servicer” of his purported “loan” or account, which at this point he is not sure he owes to anyone, let alone Indymac Mortgage Services which from our research is not a separate entity from OneWest Bank but merely a service mark thereof. Accordingly, due to the lack of sufficient evidence supporting your claim of servicing rights, Mr. Dicus requests validation of the purported “debt”³ which shall remain disputed absent your providing concrete evidence of both the ownership and any duly authorized and/or properly and legally assigned and adequately documented servicing rights thereto as well as an existing and legal security instrument thereto.

A cursory review of the recorded documents casts doubt on the legitimacy of your servicing or any other authority regarding this purported “debt” or whether the purported “debt” exists at all. Therefore pursuant to the current Homeowner Bill of Rights and associated Civil Code, our client requests irrefutable proof of your servicing authority, including but not thereby limited to, validation of the purported “debt;” proof of your authority to record or cause to be recorded any documents related to this property; any assignments of deeds of trust; substitutions of trustee(s); copies of the purported “deed of trust” and note which is to include any indorsements or allonges thereto and any corporate resolutions and/or power(s) of attorney authorizing any signatories utilized in executing any documents.

You are herewith notified that any further correspondence shall be through this office and in writing. Our client is not to be directly contacted by telephone or in any other manner.

³ This request is not merely for you to provide the purported “evidence of the debt” in the form of the “Note;” the ownership of which is disputed, but a complete and un-broken chain of indorsements and accounting.

Dodd-Frank and the Consumer Protection Act have changed the timelines for qualified written request responses that not only requires acknowledgement within 5 days but also a substantive response within 30 days which we look forward to receiving at your earliest possible convenience.

Time is of the essence in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald H. Freshman". The signature is fluid and cursive, with a large, stylized "R" at the beginning.

Ronald H. Freshman, Esq.
Attorney for Anthony P. Dicus

Wednesday, June 19, 2013

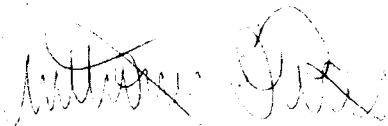
Anthony Dicus
5950 La Castana Way
Sacramento, Ca 95823

Ronald H. Freshman, Esq.
3040 Skycrest Drive
Fallbrook, Ca 92028

To Whom It May Concern:

This letter is to inform you that I give permission to Ronald H. Freshman, Esq. to represent & speak for me with any and all transactions dealing with INDYMAC BANK (loan #3002357204) in reference to my home (5950 La Castana Way Sacramento, Ca 95823).

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony Dicus', with a large, stylized flourish at the end.

Anthony Dicus

916-395-2326

Loan Activity

Loan Number: 3002357204
 Property Address: 5950 LA CASTANA WAY
 SACRAMENTO, CA 95823-0000
 Borrower Name: ANTHONY P DICUS

Balances:

Principal balance: \$299,425.11
 Escrow balance: \$0.00
 Unpaid late charges: \$81.46

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

Applied Date	Due Date	Description	Amount Paid	Escrow Balance	Escrow Advance Balance	Principal Balance
06/17/2013	03/01/2013	LATE CHARGE ASSESSED	\$0.00	\$0.00	\$0.00	\$299,425.11
05/28/2013	03/01/2013	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$299,425.11
05/28/2013	02/01/2013	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$299,425.11
04/29/2013	02/01/2013	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$300,054.06
04/29/2013	01/01/2013	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$300,054.06
04/03/2013	01/01/2013	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$300,680.92
04/03/2013	12/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$300,680.92
03/04/2013	12/01/2012	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$301,305.70
03/04/2013	11/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$301,305.70
01/23/2013	11/01/2012	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$301,928.40
01/23/2013	10/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$301,928.40
12/26/2012	10/01/2012	ARM LOAN IR RATE ADJUSTMENT	\$0.00	\$0.00	\$0.00	\$302,549.03
12/26/2012	09/01/2012	PAYMENT/FUNDS APPLIED	\$1,629.13	\$0.00	\$0.00	\$302,549.03

Case 14-02127 - Filed 05/19/14 - Doc 15

12/20/2012	09/01/2012	APPLIED				\$0.00	\$302,575.00
		ARM LOAN IR					
12/04/2012	09/01/2012	RATE	\$0.00	\$0.00	\$0.00	\$0.00	\$303,167.60
		ADJUSTMENT					
12/04/2012	08/01/2012	PAYMENT/FUNDS	\$1,629.13	\$0.00	\$0.00	\$0.00	\$303,167.60
		APPLIED					
		ARM LOAN IR					
11/01/2012	08/01/2012	RATE	\$0.00	\$0.00	\$0.00	\$0.00	\$303,784.12
		ADJUSTMENT					
11/01/2012	07/01/2012	PAYMENT/FUNDS	\$1,629.13	\$0.00	\$0.00	\$0.00	\$303,784.12
		APPLIED					
		ARM LOAN IR					
10/01/2012	07/01/2012	RATE	\$0.00	\$0.00	\$0.00	\$0.00	\$304,398.59
		ADJUSTMENT					
10/01/2012	06/01/2012	PAYMENT/FUNDS	\$1,629.13	\$0.00	\$0.00	\$0.00	\$304,398.59
		APPLIED					

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This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.



Payment Activity

The terms of the [Bill Payments and Transfers Agreement](#) apply to these payments.

Includes pending payments from one bank to another.

Hide search

Search by:

10 Payment(s) found for Mortgage (...7204)

☒ Clear Search Results

Send On	Deliver By	Status	Payee	Amount
06/28/2013	07/08/2013	Sent	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
05/20/2013	05/23/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
04/22/2013	04/23/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
03/25/2013	04/01/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
02/25/2013	03/01/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
01/17/2013	01/23/2013	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
12/14/2012	12/21/2012	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
11/26/2012	12/03/2012	Paid	Mortgage IndyMac Mortgage Services...7204	\$1,629.13
10/23/2012	10/30/2012	Paid	Mortgage IndyMac Bank, Man age Services... 7204	\$1,629.13
09/24/2012	10/01/2012	Paid	Mortgage IndyMac Bank, Man age Services... 7204	\$1,629.13

Don't see your payment? [Send us an email.](#)

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
6900 Beatrice Drive • Kalamazoo, MI 49009

December 3, 2009

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

027162



Account Number: 3002357204

Dear Anthony Dicus,

IndyMac Mortgage Services, a division of OneWest Bank FSB, is currently servicing your loan on behalf of securitization trust LXS 2007-4N, AURORA LOAN SERVICES, LLC, as Trustee/Master Servicer and is sending you this important notice as required by federal law.

As of the date of this letter, you owe a balance of \$325,617.93.

Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be different from the amount above. Please also note that this is not a payoff statement. A payoff statement might include other charges or additional third party costs that may be necessary. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we may inform you before processing your check. For a more detailed reinstatement figure or for payoff quote information, please call toll free 1.877.908.HELP (4357).

Unless, within thirty days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid. If, within thirty days after your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment. If you request the name and address of the original creditor, then upon your written request within thirty days after the receipt of this notice we will provide you with the name and address of the original creditor.

If you dispute the debt in writing or if you request proof of the debt or the name and address of the original creditor within the thirty day time period that begins upon receipt of this notice, the law requires us to stop our collection efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you.

If you wish to dispute the validity of the debt or obtain the name and address of the original creditor you must make such request in writing and send it to:

IndyMac Mortgage Services
Attn: Correspondence Research
P.O. Box 4045
Kalamazoo, MI 49003-4045

If you have questions or need further information, please contact Customer Service toll-free at 1.877.908.HELP (4357), Monday-Friday, 8 a.m. to 9 p.m. (Eastern Time).

Sincerely,

IndyMac Mortgage Services,
A division of OneWest Bank, FSB

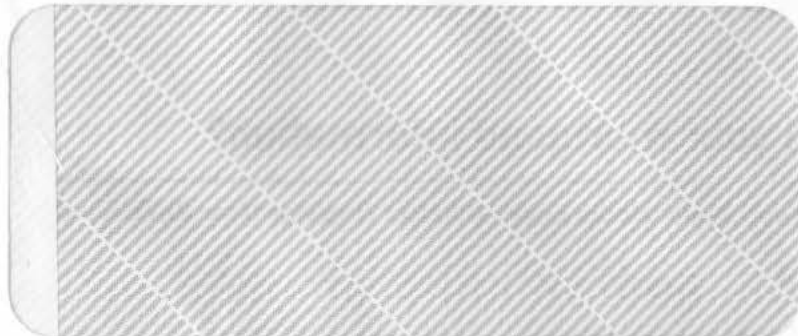
IndyMac Mortgage Services, a division of OneWest Bank, FSB™
P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd 6/21/13

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE AND FEES
PAID
MAILED FROM
ZIP CODE 37229
PERMIT #3918

ADDRESS SERVICE REQUESTED

STATEMENT ENCLOSED



IndyMac Mortgage Services, a division of OneWest Bank®, FSB

Primary Phone Number: (916) 395-2326
 Secondary Phone Number: (916) 395-2326

Property Address: 5950 LA CASTANA WAY,
 SACRAMENTO, CA 95823

#BWNDXCT
 #6684027532003061#



ANTHONY P DICUS
 5950 LA CASTANA WAY
 SACRAMENTO CA 95823-5621

Account Information

Account Information as of	06/19/13
Loan Number	3002357204
Interest Rate	4.000%
Principal Balance	\$299,425.11
Escrow Balance	\$.00
Unapplied Funds	\$515.21
Funds Advanced by IMS (1,2)	\$145.00
Principal Paid YTD	\$3,123.92
Interest Paid YTD	\$5,021.73
Property Taxes Paid YTD	\$.00
Hazard Insurance Paid YTD	\$.00

For statement questions,
 please call Customer Service at
 1.800.781.7399

Payment Information

07/01/13 Payment Options	Minimum(A)	Interest Only(B)	Fully Amortized(C)	15 Yr Amortized(C)
Principal and/or Interest	\$1,629.13	Not applicable	Not applicable	Not applicable
Escrow	\$.00			
Optional Products(2)	\$.00			
Other(2)	\$.00			
Payment Amount	\$1,629.13			
Past Due Payment(s)	\$6,516.52			
Total Payments Due	\$8,145.65			
Unpaid Late Charges	\$81.46			
Returned Payment Fees	\$.00			
Other Unpaid Charges(2)	\$.00			
Funds Advanced by IMS (1,2)	\$145.00			
Total Amount Due	\$8,372.11			
After 07/16/13 please pay: (3)	\$8,453.57			

**Your Account is now
 4 Payments Past Due.**

Additional Information

- 1 Unless otherwise agreed upon, additional funds may be applied to advances prior to being applied to fees/charges.
- 2 Itemized detail available upon request.
- 3 Payment calculation includes Late Charge fee.

Transactions Since Last Statement

Date	Transaction	Total	Principal/Deferred Interest(D)	Interest	Escrow	Fees/Misc.
06/17/13	Fee Assessment					81.46-

Important Messages

ONLINE ACCESS TO YOUR LOAN INFORMATION IS JUST A CLICK AWAY!
 To find out more, see the back of this statement.

(A) Minimum P&I Payment This is the minimum amount that must be paid. As the interest rate may change monthly, this "minimum" payment amount may not be enough to pay all of the monthly interest due. If this occurs, the unpaid interest is then added to your loan balance.

(B) Interest Only Payment Payment applied only to interest due for month. No funds are included to reduce the loan's principal balance. Payment option is only available if the interest only amount due is at least as much as the minimum payment amount due.

(C) Fully or 15-Year Amortized Payment The principal and interest due. It is calculated using the current interest (determined by adding index plus margin) and the balance over the remaining term of the loan.

(D) Principal/Deferred Interest Positive amounts in this section mean the loan balance has decreased. Negative amounts in this section mean the monthly interest due was not satisfied with the last payment resulting in an increased

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

Making Your Monthly Payments

Payments can be made via our telephone Speedpay service at 1.800.781.7399. Or you may initiate one time payments on-line at our website, www.indymacmortgageservices.com. There may be a charge for either of these services.

Payments by U.S. Mail

IndyMac Mortgage Services
P.O. Box 78826
Phoenix, AZ 85062-8826

Payments by Overnight Service

IndyMac Mortgage Services
6900 Beatrice Drive
Kalamazoo, MI 49009

If mailing or overnighting your payment, please remember the following:

- ✓ Write your 10-digit loan number on your check
- ✓ Make your check payable to IndyMac Mortgage Services
- ✓ Allow at least 5 business days for payment to be received & processed

Authorization to Convert Your Check to An Electronic Funds Debit

By sending your check to us, you authorize IndyMac Mortgage Services to convert the check into an electronic funds transfer. Please be aware that your bank account may be debited as soon as the same day we receive your payment and that your check will not be returned.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you find you have difficulty making your payments, please contact us immediately to discuss options available to you.

Contact Information Regarding Your Mortgage Account

Send All Written Correspondence or
Payoff Information Requests to:

IndyMac Mortgage Services
P.O. Box 4045
Kalamazoo, MI 49003-4045

Telephone	Automated System or Representative	1.800.781.7399
	TTY (Hearing Impaired Customer Service)	1.888.858.7961
	Insurance Center	1.866.258.8181

On-Line www.indymacmortgageservices.com available
24 hours a day

Fax	Tax Related Issues	1.269.353.2485
	Payoff Department	1.269.353.2437
	Insurance Center	1.843.413.7143
	Mortgage Insurance (MI)	1.269.353.2495

Telephone and Fax Information

- General loan information is available 24 hours a day, 7 days a week, via automated telephone system.
- Representatives are available Monday through Friday, from 8:00 a.m. until 9:00 p.m., Eastern Time, to assist you.
- For hazard or flood insurance matters, contact our Insurance Center.

Customer Focus

Save a Phone Call!

Visit us at www.indymacmortgageservices.com

Did you know that by registering your mortgage loan online you can have immediate access to all of your current loan information 24 hours a day?

To register online just follow these simple instructions:

- Go to www.indymacmortgageservices.com mouse over Log In and click "Home Loans"
- Click on "Register User ID/Password"
- Follow the registration instructions and click "submit"

By accessing your loan through the Loan Servicing Center you can:

- Request copies of your loan documents
- Order a payoff statement
- View your current billing statement
- Make online payments

For secure and convenient online billing statements:

- Go to www.indymacmortgageservices.com mouse over Log In and click "Home Loans"
- Click on "Enrollment Options"
- Select the first option to go paperless

If you would like to be informed on your loan activity before your statement arrives, sign up for Email Notifications!

IndyMac Mortgage Services will let you know when critical transactions occur on your account, such as a payment received and when insurance or taxes are paid from your escrow account. After logging in:

- Select "Personal Preferences"
- Select "Notify Me"
- Check the boxes you would like to receive notices on
- Click "Submit" to start receiving email notifications



Member
FDIC

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IndyMac Mortgage Services, a division of OneWest Bank® FSB

Detach this portion and return with your check made payable to IndyMac Mortgage Services. Please write your loan number on your check.

Payments will be applied in the order specified in your mortgage documents. If sending additional funds, please indicate below how to apply funds.

Payment Summary

ANTHONY P DICUS

Loan Number 3002357204

03/01/13 Payment Information

Payment Options:	Minimum Payment	Interest Only	Fully Amortized	15 - Year Amortized
Total Payments Due: After 07/16/13	\$8,145.65 \$8,227.11	N/A	N/A	N/A
Total Amount Due: After 07/16/13	\$8,372.11 \$8,453.57			

+ Additional Principal: \$

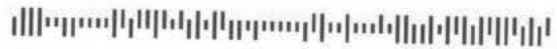
+ Additional Escrow: \$

+ Late Charges/Fees: \$

+ Other: \$

= Total Amount Enclosed: \$

☐ Check this box if name, mailing address; or telephone number have recently changed. Please complete form on the reverse side.



INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

3002357204 00837211 00845357 0

Has Your Information Changed? If So, Please Complete This Form.

Visit our website at www.indymacmortgageservices.com to change your information online.

MAILING ADDRESS _____ E-MAIL ADDRESS _____
CITY _____ STATE _____ ZIP _____
HOME PHONE (_____) _____ BUSINESS PHONE (_____) _____
SS# BORROWER _____ NAME (PLEASE PRINT) _____
SS# CO-BORROWER _____ NAME (PLEASE PRINT) _____

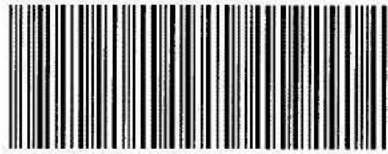
- ☐ Check box if this address change is a permanent residence change.
- ☐ Check box if this address change is a temporary residence change - please specify: Expiration Date: _____
- ☐ Check box if this address change is to have statements sent to a Post Office box or another party - please specify:
Expiration Date: _____

BORROWER SIGNATURE _____ LOAN NUMBER _____
CO-BORROWER SIGNATURE _____

IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 9042
Temecula, CA 92589-9042

Send Payments to:
IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 4045
Kalamazoo, MI 49003-4045

Send Correspondence to:
IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 4045
Kalamazoo, MI 49003-4045



7196 9006 9296 7891 9211

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

20130626-72

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621



XC003

Home Loan Servicing
6900 Beatrice Drive
Kalamazoo, MI 49009

06/26/2013

Sent Via Certified Mail
7196 9006 9296 7891 9211

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

RE: Loan Number: 3002357204
Property Address: 5950 LA CASTANA WAY

SACRAMENTO, CA 95823

Dear Anthony Dicus,

IndyMac Mortgage Services, a Division of OneWest Bank, FSB services your home loan. Your loan is in serious default because you have not made your required payments. The total amount required to reinstate your loan, as of the date of this letter is as follows:

Next Payment Due Date:	03/01/2013
Current Monthly Payment:	\$1,629.13
Total Monthly Payments Due:	\$6,516.52
Late Charges:	\$81.46
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$145.00
	Partial Payment Balance: <u>-\$515.21</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$6,227.77

You have the right to cure your default. To cure your default, you must, on or before July 28, 2013, pay IndyMac Mortgage Services, a Division of OneWest Bank, FSB in the amount of \$6,227.77 plus any additional monthly payments, late charges and fees which become due.

If your check is returned to us for insufficient funds or for any reason, "good funds" will not have been received and you will not have cured your default, we reserve the right to accept or reject a partial payment of the total amount due without waiving any of our rights herein or otherwise. If you do not cure your default, we will accelerate your mortgage with the full amount remaining accelerated and becoming due and payable in full, and foreclosure proceedings will be initiated at that time.

Failure to cure your default may result in the foreclosure and sale of your property. A deficiency judgment may be obtained against you to collect the balance of your loan.



You may, if required by law, have the right to cure your default after the acceleration of your payments and prior to the foreclosure sale, by paying all amounts past due within the time permitted by law. In addition to the past due amounts, you will be required to pay reasonable fees and costs incurred by IndyMac Mortgage Services, a Division of OneWest Bank, FSB. You may have the right to bring a court action to assert the non-existence of a default right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and foreclosure.

Time is of the essence. Should you have any questions concerning this notice, please contact our Loan Resolutions department at 1-877-908-4357.

At this time, you may request a subsequent meeting with an IndyMac Mortgage Services, a Division of OneWest Bank, representative to discuss further options to avoid foreclosure. If requested, the subsequent meeting will occur within fourteen (14) days of your request. Additionally, you may also contact a HUD-approved housing counseling agency toll-free at 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These services are usually free of charge.

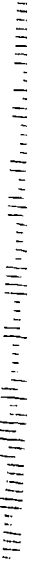
Sincerely,

IndyMac Mortgage Services, a Division of OneWest Bank, FSB
Loan Resolution

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

NOTIFIED
Re 6/29/13
—

ENR-SP1 95823



Statement of 3002357204

Primary Phone Number: (916) 395-2326
 Secondary Phone Number: (916) 395-2326

Property Address: 5950 LA CASTANA WAY,
 SACRAMENTO, CA 95823

#BWNDXCT
 #6684027532003061#

ANTHONY P DICUS
 5950 LA CASTANA WAY
 SACRAMENTO CA 95823

Account Information

Account Information as of 06/12/13
 Loan Number 3002357204
 Interest Rate 4.0001
 Principal Balance \$299,425.11
 Escrow Balance \$.00
 Unapplied Funds \$515.21
 Funds Advanced by IMS (1.2) \$145.00
 Principal Paid YTD \$3,123.92
 Interest Paid YTD \$5,021.73
 Property Taxes Paid YTD \$.00
 Hazard Insurance Paid YTD \$.00

For statement questions,
 please call Customer Service at
 1.800.781.7399

Payment Information

07/01/13 Payment Options	Minimum(A)	Interest Only(B)	Fully Amortized(C)	15 Yr Amortized(C)	Your Account is now 4 Payments Past Due.
Principal and/or Interest	\$1,629.13	Not applicable	Not applicable	Not applicable	
Escrow	\$.00				
Optional Products(2)	\$.00				
Other(2)	\$.00				
Payment Amount	\$1,629.13				
Past Due Payment(s)	\$6,516.52				
Total Payments Due	\$8,145.65				
Unpaid Late Charges	\$.00				
Returned Payment Fees	\$.00				
Other Unpaid Charges(2)	\$.00				
Funds Advanced by IMS (1.2)	\$145.00				
Total Amount Due	\$8,290.65				
After 07/16/13 please pay: (3)	\$8,372.11				

Additional Information

1. Unless otherwise agreed upon, additional funds may be applied to advances prior to being applied to fees/charges.
2. Itemized detail available upon request.
3. Payment calculation includes Late Charge fee.

Transactions Since Last Statement

Date	Transaction	Total	Principal/Deferred Interest (D)	Interest	Escrow	Fees/Misc.
05/28/13	Funds Applied	1,629.13	628.95	1,000.18		

Important Messages

ONLINE ACCESS TO YOUR LOAN INFORMATION IS JUST A CLICK AWAY!
 To find out more, see the back of this statement.

These are loan values.

(A) **Minimum P&I Payment** This is the minimum amount that must be paid. As the interest rate may change monthly, this "minimum" payment amount may not be enough to pay all of the monthly interest due. If this occurs, the unpaid interest is then added to your loan balance.

(B) **Interest Only Payment** Payment applied only to interest due for month. No funds are included to reduce the loan's principal balance. Payment option is only available if the interest only amount due is at least as much as the minimum payment amount due.

(C) **Fully or 15-Year Amortized Payment** The principal and interest due. It is calculated using the current interest (determined by adding index plus margin), and the balance over the remaining term of the loan.

(D) **Principal/Deferred Interest** Positive amounts in this section mean the loan balance has decreased. Negative amounts in this section mean the monthly interest due was not satisfied with the last payment resulting in an increased loan balance.

Detach this portion and return with your check made payable to IndyMac Mortgage Services. Please write your loan number on your check.

Statement of 3002357204

Payments will be applied in the order specified in your mortgage documents. If sending additional funds, please indicate below how to apply funds.

+ Additional Principal: \$
 + Additional Escrow: \$
 + Late Charges/Fees: \$
 + Other: \$
 = Total Amount Enclosed: \$

☐ This entry is a payment made by automatic debit from my bank account. Please do not send a check with this statement.

Payment Summary

ANTHONY P DICUS Loan Number 3002357204

03/01/13 Payment Information

Payment Options:	Minimum Payment	Interest Only	Fully Amortized	15 - Year Amortized
Total Payments Due:	\$8,145.65	N/A	N/A	N/A
After 07/16/13	\$8,227.11			
Total Amount Due:	\$8,290.65			
After 07/16/13	\$8,372.11			

INDYMAC MORTGAGE SERVICES
 PO BOX 78826
 PHOENIX AZ 85062-8826

3002357204 00837211 00845357 0

Exhibit “36”

July 24, 2013

Law Office of Ronald H. Freshman, Esq.
Attn: Mr. Ronald H. Freshman, Esq.
3040 Skycrest Drive
Fallbrook, CA 92028

RE: OCC Case Number: 02903715
Mr. Anthony P. Dicus
Loan Number: 3002357204
Property Address: 5950 La Castana Way, Sacramento, CA 95823

Dear Mr. Freshman:

I am writing in response to the complaint that Mr. Anthony P. Dicus filed with the Office of the Comptroller of the Currency (OCC) on July 11, 2013. Included with the complaint is a letter dated July 11, 2013, that you wrote in response to our previous letter dated July 1, 2013. We received the complaint and the letter from the OCC on July 18, 2013. I appreciate this opportunity to address Mr. Dicus's concerns.

In your letter and Mr. Dicus's complaint, you assert that the loan is current. Additionally, you mention that payments were posted on March 4, 2013, April 3, 2013, April 29, 2013, and May 28, 2013. However, the referenced payments covered past due payments for November 1, 2012, December 1, 2012, January 1, 2013, and February 1, 2013, respectively. In support of your claim that the loan is current, you included a copy of his Loan Activity report, which contained payments from October 1, 2012, through May 28, 2013. Please note that this document confirms that the amounts we received were applied to past due payments.

For your convenience, I have enclosed a full transaction history for Mr. Dicus's loan. According to our records, his payment for August 1, 2008, was not posted until September 2, 2008, and his account therefore became one (1) month delinquent. Although we subsequently posted full payments on October 9, 2008, and November 24, 2008, we only received partial payments in December 2008. Consequently, the loan became further delinquent, and the payment we posted on January 21, 2009, was partially applied to the payment for November 1, 2008, with the remainder going into a suspense account. We did not receive any additional payments until after he filed for Chapter 13 bankruptcy on July 22, 2009. Although we received numerous payments throughout the duration of the bankruptcy, the payments we received were not sufficient to bring the loan current. If you believe the aforementioned transaction history is inaccurate, please provide additional information so that I may thoroughly research and address any issues.

Since the date of Mr. Dicus's bankruptcy filing, we have sent 16 letters inviting him to apply for the Home Affordable Modification Program (HAMP). However, we have yet to receive an application from him. For additional information and instructions on applying for a modification, he may visit www.indymacmortgageservices.com.

In your letter, you state that our correspondence from July 1, 2013, contained incorrect information relating to the mortgage-backed security (MBS) in which Mr. Dicus's loan is pooled. I apologize for the miscommunication. The subject loan is pooled in the MBS identified as LXS 2007-4N, for which OneWest Bank, FSB, is the servicer, and Aurora Loan Services is the trustee.

As of the date of this letter, Mr. Dicus's loan is five (5) months delinquent and due for March 1, 2013. The loan has a past due balance of \$7,793.36, which does not include any foreclosure fees and costs. For the full amount to reinstate the loan, he may contact our Customer Service Department at 1.877.908.4357.

Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time. He may also contact our Customer Service Department at the number provided if he is interested in pursuing a repayment plan. This option would allow him to spread the delinquent amount over several months so that he can make monthly mortgage payments, plus a portion of the delinquent amount, with no additional late fees.

Based on the information set forth above, we believe that we accurately reported Mr. Dicus's account to the credit reporting agencies in accordance with the Fair Credit Reporting Act.

If you have any questions regarding this letter, please contact me directly via email at james.hougham@owb.com or by phone at 1.866.363.3091 Ext. 6261. I am available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Central Time.

Respectfully,



James Hougham
Default Escalation Specialist
IndyMac Mortgage Services,
a division of OneWest Bank, FSB

Enclosure

CC: Office of the Comptroller of the Currency

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if a bankruptcy petition has been filed and there is either an "automatic stay" in effect in the bankruptcy case, or the debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

LOAN NUMBER: 3002357204

MORTGAGOR: Anthony Dicus

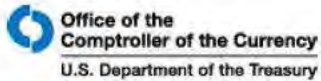
Transaction Type	Date of Transaction	Due Date	Payment Recvd	Principal Payment	Interest Payment	Escrow Payment	Suspense	Fees	FC/BK Fees	Principal Balance	Escrow Balance	Escrow Advance Balance (-)	Suspense Balance	Fee Balance	FC/BK Fees
Late Fee Assessed	07-18-2013	03-01-2013	\$81.46	\$0.00	\$0.00	\$0.00	\$0.00	\$81.46		\$299,425.11	\$0.00	\$0.00	\$515.21	\$162.92	\$156.00
Inspection Fee	07-01-2013	07-01-2013	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00		\$11.00	\$299,425.11	\$0.00	\$0.00	\$515.21	\$81.46	\$156.00
Late Fee Assessed	06-17-2013		\$81.46	\$0.00	\$0.00	\$0.00	\$0.00	\$81.46		\$299,425.11	\$0.00	\$0.00	\$515.21	\$81.46	\$145.00
Payment	05-28-2013	02-01-2013	\$1,629.13	\$628.95	\$1,000.18	\$0.00	\$0.00			\$299,425.11	\$0.00	\$0.00	\$515.21	\$0.00	\$145.00
BK Fee Pd	05-23-2013	05-23-2013	-\$11.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$11.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$145.00
BK Fee Pd	05-23-2013	05-23-2013	-\$150.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$150.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$156.00
BK Fee Pd	05-23-2013	05-23-2013	-\$741.84	\$0.00	\$0.00	\$0.00	\$0.00		-\$741.84	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$906.00
BK Fee Pd	05-23-2013	05-23-2013	-\$66.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$66.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$1,047.84
BK Fee Pd	05-23-2013	05-23-2013	-\$625.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$625.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$1,113.84
BK Fee Pd	05-23-2013	05-23-2013	-\$585.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$585.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$1,738.84
BK Fee Pd	05-23-2013	05-23-2013	-\$1,070.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$1,070.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$2,323.84
BK Fee Pd	05-23-2013	05-23-2013	-\$66.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$66.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,393.84
BK Fee Pd	05-23-2013	05-23-2013	-\$44.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$44.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,459.84
BK Fee Pd	05-23-2013	05-23-2013	-\$150.00	\$0.00	\$0.00	\$0.00	\$0.00		-\$150.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,503.84
Payment	04-29-2013	01-01-2013	\$1,629.13	\$626.86	\$1,002.27	\$0.00	\$0.00			\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,653.84
Payment	04-03-2013	12-01-2012	\$1,629.13	\$624.78	\$1,004.35	\$0.00	\$0.00			\$300,680.92	\$0.00	\$0.00	\$515.21	\$0.00	\$3,653.84
BPO Charge	03-07-2013	03-07-2013	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$301,305.70	\$0.00	\$0.00	\$515.21	\$0.00	\$3,653.84
Payment	03-04-2013	11-01-2012	\$1,629.13	\$622.70	\$1,006.43	\$0.00	\$0.00			\$301,305.70	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	01-23-2013	10-01-2012	\$1,629.13	\$620.63	\$1,008.50	\$0.00	\$0.00			\$301,928.40	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	12-26-2012	09-01-2012	\$1,629.13	\$618.57	\$1,010.56	\$0.00	\$0.00			\$302,548.03	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	12-04-2012	08-01-2012	\$1,629.13	\$618.52	\$1,012.62	\$0.00	\$0.00			\$303,167.65	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	11-01-2012	07-01-2012	\$1,629.13	\$614.47	\$1,014.66	\$0.00	\$0.00			\$303,784.12	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	10-01-2012	06-01-2012	\$1,629.13	\$612.43	\$1,016.70	\$0.00	\$0.00			\$304,398.59	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
BPO Charge	09-07-2012	11-28-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$305,011.02	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	08-16-2012	05-01-2012	\$0.00	\$610.39	\$1,018.74	\$0.00	-\$1,629.13			\$305,011.02	\$0.00	\$0.00	\$515.21	\$0.00	\$3,363.84
Payment	08-15-2012	05-01-2012	\$1,629.13	\$0.00	\$0.00	\$0.00	\$1,629.13			\$305,621.43	\$0.00	\$0.00	\$2,144.34	\$0.00	\$3,363.84
Payment	08-15-2012	04-01-2012	\$1,148.62	\$608.36	\$1,020.77	\$0.00	-\$480.51			\$305,621.43	\$0.00	\$0.00	\$515.21	\$0.00	\$3,363.84
Payment	07-13-2012	03-01-2012	\$1,148.62	\$606.34	\$1,022.79	\$0.00	-\$480.51			\$306,229.77	\$0.00	\$0.00	\$995.72	\$0.00	\$3,363.84
Payment	06-22-2012	03-01-2012	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62			\$306,836.11	\$0.00	\$0.00	\$1,476.23	\$0.00	\$3,363.84
Payment	05-17-2012	02-01-2012	\$1,148.62	\$604.33	\$1,024.85	\$0.00	-\$480.51			\$306,836.11	\$0.00	\$0.00	\$127.61	\$0.00	\$3,363.84
Payment	04-11-2012	01-01-2012	\$1,148.62	\$602.32	\$1,026.81	\$0.00	-\$480.51			\$307,440.44	\$0.00	\$0.00	\$808.12	\$0.00	\$3,363.84
Payment	03-13-2012	12-01-2011	\$1,148.62	\$600.32	\$1,028.81	\$0.00	-\$480.51			\$308,042.76	\$0.00	\$0.00	\$1,288.63	\$0.00	\$3,363.84
BPO Charge	03-13-2012	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$308,643.08	\$0.00	\$0.00	\$1,769.14	\$0.00	\$3,363.84
Payment	02-13-2012	12-01-2011	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62			\$308,643.08	\$0.00	\$0.00	\$1,769.14	\$0.00	\$3,218.84
Recording Cost	01-25-2012	11-30-2012	\$21.00	\$0.00	\$0.00	\$0.00	\$0.00		\$21.00	\$308,643.08	\$0.00	\$0.00	\$620.52	\$0.00	\$3,218.84
Attorney Fee	01-13-2012	11-30-2012	\$45.00	\$0.00	\$0.00	\$0.00	\$0.00		\$45.00	\$308,643.08	\$0.00	\$0.00	\$620.52	\$0.00	\$3,197.84
Payment	01-11-2012	11-01-2011	\$1,148.62	\$297.56	\$1,029.80	\$0.00	-\$178.74			\$308,643.08	\$0.00	\$0.00	\$620.52	\$0.00	\$3,152.84
Payment	12-09-2011	10-01-2011	\$1,148.62	\$296.57	\$1,030.79	\$0.00	-\$178.74			\$308,940.64	\$0.00	\$0.00	\$795.26	\$0.00	\$3,152.84
Insurance Refund	11-29-2011	10-01-2011	\$1,531.00	\$0.00	\$0.00	\$1,531.00	\$0.00			\$309,237.21	\$1,531.00	\$1,531.00	\$978.00	\$0.00	\$3,152.84
Payment	11-10-2011	09-01-2011	\$1,148.62	\$295.58	\$1,031.78	\$0.00	-\$178.74			\$309,237.21	\$0.00	\$1,531.00	\$978.00	\$0.00	\$3,152.84
Payment	10-12-2011	08-01-2011	\$1,148.62	\$262.44	\$1,064.92	\$0.00	-\$178.74			\$309,532.79	\$0.00	\$1,531.00	\$1,156.74	\$0.00	\$3,152.84
Payment	09-13-2011	07-01-2011	\$1,148.62	\$261.34	\$1,065.82	\$0.00	-\$178.74			\$309,795.23	\$0.00	\$1,531.00	\$1,335.48	\$0.00	\$3,152.84
Insurance Disbursement	08-26-2011	06-01-2011	-\$1,531.00	\$0.00	\$0.00	-\$1,531.00	\$0.00			\$310,056.77	-\$1,531.00	\$0.00	\$1,514.22	\$0.00	\$3,152.84
BPO Charge	08-24-2011	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$310,056.77	\$0.00	\$0.00	\$1,514.22	\$0.00	\$3,152.84
Payment	08-10-2011	07-01-2011	\$150.00	\$0.00	\$0.00	\$0.00	\$150.00			\$310,056.77	\$0.00	\$0.00	\$1,514.22	\$0.00	\$3,007.84
Payment	08-10-2011	07-01-2011	\$199.70	\$0.00	\$0.00	\$0.00	\$199.70			\$310,056.77	\$0.00	\$0.00	\$1,364.22	\$0.00	\$3,007.84
Payment	08-10-2011	06-01-2011	\$1,148.62	\$260.64	\$1,066.72	\$0.00	-\$178.74			\$310,056.77	\$0.00	\$0.00	\$1,164.52	\$0.00	\$3,007.84
Funds from Suspense	07-29-2011	05-01-2011	\$0.00	\$258.75	\$1,067.61	\$0.00	-\$1,327.36			\$310,317.41	\$0.00	\$0.00	\$1,343.26	\$0.00	\$3,007.84
Payment	07-18-2011	05-01-2011	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62			\$310,577.16	\$0.00	\$0.00	\$2,670.62	\$0.00	\$3,007.84
Payment	07-18-2011	05-01-2011	\$449.39	\$0.00	\$0.00	\$0.00	\$449.39			\$310,577.16	\$0.00	\$0.00	\$1,522.00	\$0.00	\$3,007.84

Payment	06-20-2011	04-01-2011	\$1,148.62	\$258.86	\$1,068.50	\$0.00	-\$178.74		\$310,577.16	\$0.00	\$0.00	\$1,072.61	\$0.00	\$3,007.84
Payment	06-20-2011	04-01-2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$310,836.02	\$0.00	\$0.00	\$1,251.35	\$0.00	\$3,007.84
Payment	05-10-2011	04-01-2011	\$448.45	\$0.00	\$0.00	\$0.00	\$448.45		\$310,836.02	\$0.00	\$0.00	\$799.04	\$0.00	\$3,007.84
Payment	05-10-2011	03-01-2011	\$1,148.62	\$257.97	\$1,069.39	\$0.00	-\$178.74		\$310,836.02	\$0.00	\$0.00	\$350.59	\$0.00	\$3,007.84
Funds from Suspense	04-14-2011	02-01-2011	\$0.00	\$257.09	\$1,070.27	\$0.00	-\$1,327.36		\$311,093.99	\$0.00	\$0.00	\$529.33	\$0.00	\$3,007.84
Payment	04-11-2011	02-01-2011	\$898.09	\$0.00	\$0.00	\$0.00	\$898.09		\$311,351.08	\$0.00	\$0.00	\$1,856.69	\$0.00	\$3,007.84
Payment	04-11-2011	01-01-2011	\$1,148.62	\$256.21	\$1,071.15	\$0.00	-\$178.74		\$311,351.08	\$0.00	\$0.00	\$958.60	\$0.00	\$3,007.84
Payment	03-11-2011	12-01-2010	\$1,148.62	\$255.33	\$1,072.03	\$0.00	-\$178.74		\$311,607.29	\$0.00	\$0.00	\$1,137.34	\$0.00	\$3,007.84
BPO Charge	02-23-2011	11-30-2010	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$311,862.62	\$0.00	\$0.00	\$1,316.08	\$0.00	\$3,007.84
Payment	02-10-2011	12-01-2010	\$449.75	\$0.00	\$0.00	\$0.00	\$449.75		\$311,862.62	\$0.00	\$0.00	\$1,316.08	\$0.00	\$2,862.84
Payment	02-10-2011	11-01-2010	\$1,148.62	\$162.17	\$1,072.59	\$0.00	-\$86.14		\$311,862.62	\$0.00	\$0.00	\$866.32	\$0.00	\$2,862.84
Funds from Suspense	01-13-2011	10-01-2010	\$0.00	\$161.62	\$1,073.14	\$0.00	-\$1,234.76		\$312,024.79	\$0.00	\$0.00	\$952.46	\$0.00	\$2,862.84
Payment	01-12-2011	10-01-2010	\$449.97	\$0.00	\$0.00	\$0.00	\$449.97		\$312,186.41	\$0.00	\$0.00	\$2,187.22	\$0.00	\$2,862.84
Payment	01-12-2011	09-01-2010	\$1,148.62	\$161.67	\$1,073.69	\$0.00	-\$86.14		\$312,186.41	\$0.00	\$0.00	\$1,737.25	\$0.00	\$2,862.84
Inspection Fee	12-27-2010	11-30-2010	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$312,347.40	\$0.00	\$0.00	\$1,823.39	\$0.00	\$2,862.84
Payment	12-20-2010	08-01-2010	\$1,148.62	\$128.08	\$1,106.68	\$0.00	-\$86.14		\$312,347.40	\$0.00	\$0.00	\$1,823.39	\$0.00	\$2,851.84
Payment	12-20-2010	08-01-2010	\$436.22	\$0.00	\$0.00	\$0.00	\$436.22		\$312,475.56	\$0.00	\$0.00	\$1,909.53	\$0.00	\$2,851.84
Payment	11-12-2010	08-01-2010	\$420.96	\$0.00	\$0.00	\$0.00	\$420.96		\$312,475.56	\$0.00	\$0.00	\$1,473.31	\$0.00	\$2,851.84
Payment	11-12-2010	07-01-2010	\$1,148.62	\$127.62	\$1,107.14	\$0.00	-\$86.14		\$312,475.56	\$0.00	\$0.00	\$1,052.35	\$0.00	\$2,851.84
Funds from Suspense	11-04-2010	06-01-2010	\$0.00	\$127.17	\$1,107.59	\$0.00	-\$1,234.76		\$312,603.18	\$0.00	\$0.00	\$1,138.49	\$0.00	\$2,851.84
Payment	10-14-2010	06-01-2010	\$450.77	\$0.00	\$0.00	\$0.00	\$450.77		\$312,730.35	\$0.00	\$0.00	\$2,373.25	\$0.00	\$2,851.84
Payment	10-14-2010	05-01-2010	\$1,148.62	\$126.72	\$1,108.04	\$0.00	-\$86.14		\$312,730.35	\$0.00	\$0.00	\$1,922.48	\$0.00	\$2,851.84
Payment	09-20-2010	05-01-2010	\$450.21	\$0.00	\$0.00	\$0.00	\$450.21		\$312,857.07	\$0.00	\$0.00	\$2,008.62	\$0.00	\$2,851.84
Payment	09-20-2010	05-01-2010	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62		\$312,857.07	\$0.00	\$0.00	\$1,558.41	\$0.00	\$2,851.84
BPO Charge	08-12-2010	11-30-2010	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$312,857.07	\$0.00	\$0.00	\$409.79	\$0.00	\$2,851.84
Payment	08-11-2010	05-01-2010	\$449.75	\$0.00	\$0.00	\$0.00	\$449.75		\$312,857.07	\$0.00	\$0.00	\$409.79	\$0.00	\$2,706.84
Payment	08-11-2010	04-01-2010	\$1,148.62	\$126.28	\$1,108.46	\$0.00	-\$86.14		\$312,857.07	\$0.00	\$0.00	-\$39.96	\$0.00	\$2,706.84
Funds from Suspense	07-19-2010	03-01-2010	\$0.00	\$125.83	\$1,108.93	\$0.00	-\$1,275.25		\$312,983.35	\$0.00	\$0.00	\$46.18	\$0.00	\$2,706.84
Fee Payment	07-13-2010		-\$40.49	\$0.00	\$0.00	\$0.00	\$0.00	-\$40.49	\$313,109.18	\$0.00	\$0.00	\$1,321.43	\$0.00	\$2,706.84
Payment	07-12-2010	03-01-2010	\$449.35	\$0.00	\$0.00	\$0.00	\$449.35		\$313,109.18	\$0.00	\$0.00	\$1,321.43	\$40.49	\$2,706.84
Payment	07-12-2010	02-01-2010	\$1,148.62	\$125.39	\$1,109.37	\$0.00	-\$86.14		\$313,109.18	\$0.00	\$0.00	\$872.08	\$40.49	\$2,706.84
Payment	06-15-2010	02-01-2010	\$452.73	\$0.00	\$0.00	\$0.00	\$452.73		\$313,234.57	\$0.00	\$0.00	\$958.22	\$40.49	\$2,706.84
Payment	06-15-2010	01-01-2010	\$1,148.62	\$92.42	\$1,142.34	\$0.00	-\$86.14		\$313,234.57	\$0.00	\$0.00	\$505.49	\$40.49	\$2,706.84
Payment	05-13-2010	12-01-2009	\$1,148.62	\$92.09	\$1,142.67	\$0.00	-\$86.14		\$313,326.99	\$0.00	\$0.00	\$591.63	\$40.49	\$2,706.84
Payment	05-13-2010	12-01-2009	\$389.85	\$0.00	\$0.00	\$0.00	\$389.85		\$313,419.08	\$0.00	\$0.00	\$677.77	\$40.49	\$2,706.84
Funds from Suspense	04-14-2010	11-01-2009	\$0.00	-\$26.80	\$1,175.22	\$0.00	\$0.00		\$313,419.08	\$0.00	\$0.00	\$287.92	\$40.49	\$2,706.84
Funds from Suspense	04-14-2010	10-01-2009	\$0.00	-\$91.59	\$1,240.15	\$0.00	-\$2,297.24		\$313,392.48	\$0.00	\$0.00	\$287.92	\$40.49	\$2,706.84
Payment	04-13-2010	09-01-2009	\$1,148.62	-\$123.66	\$1,272.28	\$0.00	\$0.00		\$313,300.95	\$0.00	\$0.00	\$2,585.16	\$40.49	\$2,706.84
Payment	04-13-2010	09-01-2009	\$1,504.29	\$0.00	\$0.00	\$0.00	\$1,504.29		\$313,177.29	\$0.00	\$0.00	\$2,585.16	\$40.49	\$2,706.84
Payment	03-11-2010	09-01-2009	\$324.15	\$0.00	\$0.00	\$0.00	\$324.15		\$313,177.29	\$0.00	\$0.00	\$1,080.87	\$40.49	\$2,706.84
Payment	03-11-2010	08-01-2009	\$1,148.62	-\$155.64	\$1,304.26	\$0.00	\$0.00		\$313,177.29	\$0.00	\$0.00	\$756.72	\$40.49	\$2,706.84
Funds from Suspense	02-18-2010	07-01-2009	\$0.00	-\$187.44	\$1,336.06	\$0.00	-\$1,206.05		\$313,021.65	\$0.00	\$0.00	\$756.72	\$40.49	\$2,706.84
Fee Payment	02-18-2010		-\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$312,894.21	\$0.00	\$0.00	\$1,962.77	\$40.49	\$2,706.84
Payment	02-15-2010	07-01-2009	\$972.45	\$0.00	\$0.00	\$0.00	\$972.45		\$312,894.21	\$0.00	\$0.00	\$1,962.77	\$97.92	\$2,706.84
Payment	02-15-2010	06-01-2009	\$1,148.62	-\$219.07	\$1,367.69	\$0.00	\$0.00		\$312,894.21	\$0.00	\$0.00	\$990.32	\$97.92	\$2,706.84
Waiver of Fee	02-15-2010		\$61.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.74	\$312,615.14	\$0.00	\$0.00	\$990.32	\$97.92	\$2,706.84
BPO Charge	02-09-2010	11-30-2010	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$312,615.14	\$0.00	\$0.00	\$990.32	\$159.66	\$2,706.84
Payment	01-19-2010	05-01-2009	\$1,148.62	-\$230.51	\$1,399.13	\$0.00	\$0.00		\$312,615.14	\$0.00	\$0.00	\$990.32	\$159.66	\$2,561.84
Waiver of Fee	01-19-2010		\$61.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.74	\$312,364.63	\$0.00	\$0.00	\$890.32	\$159.66	\$2,561.84
Payment	12-14-2009	04-01-2009	\$1,206.05	-\$249.40	\$1,398.02	\$0.00	\$57.43		\$312,364.63	\$0.00	\$0.00	\$890.32	\$221.40	\$2,561.84
Waiver of Fee	12-14-2009		\$61.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.74	\$312,115.23	\$0.00	\$0.00	\$932.89	\$221.40	\$2,561.84
Payment	11-16-2009	03-01-2009	\$1,148.62	-\$312.95	\$1,461.57	\$0.00	\$0.00		\$312,115.23	\$0.00	\$0.00	\$932.89	\$283.14	\$2,561.84
Waiver of Fee	11-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$311,802.28	\$0.00	\$0.00	\$932.89	\$283.14	\$2,561.84
Attorney Fee	10-22-2009	11-30-2010	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$311,802.28	\$0.00	\$0.00	\$932.89	\$340.57	\$2,561.84
Payment	10-19-2009	02-01-2009	\$1,148.62	-\$176.07	\$1,524.69	\$0.00	\$0.00		\$311,802.28	\$0.00	\$0.00	\$932.89	\$340.57	\$2,411.84
Waiver of Fee	10-19-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$311,426.21	\$0.00	\$0.00	\$932.89	\$340.57	\$2,411.84

Attorney Fee	09-30-2009	11-30-2012	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$311,426.21	\$0.00	\$0.00	\$932.89	\$998.00	\$2,411.84
Inspection Fee	09-21-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$311,426.21	\$0.00	\$0.00	\$932.89	\$398.00	\$2,261.84
Payment	09-21-2009	01-01-2009	\$0.00	-\$406.48	\$1,555.10	\$0.00	\$0.00		\$311,426.21	\$0.00	\$0.00	\$932.89	\$398.00	\$2,250.84
Payment	09-21-2009	12-01-2008	\$2,648.62	-\$468.83	\$1,617.45	\$0.00	\$351.38		\$311,019.73	\$0.00	\$0.00	\$932.89	\$398.00	\$2,250.84
Waiver of Fee	09-21-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$2,250.84
BPO Charge	09-11-2009	11-30-2012	\$55.00	\$0.00	\$0.00	\$0.00	\$0.00	\$55.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$2,250.84
Service Cost	08-25-2009	11-30-2012	\$741.84	\$0.00	\$0.00	\$0.00	\$0.00	\$741.84	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$2,195.84
Recording Cost	08-25-2009	11-30-2012	\$45.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$1,454.00
Title Policy	08-25-2009	11-30-2012	\$625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$625.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$1,409.00
Attorney Fee	08-25-2009	11-30-2012	\$540.00	\$0.00	\$0.00	\$0.00	\$0.00	\$540.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$784.00
Inspection Fee	07-23-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$244.00
Late Fee Assessed	07-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$233.00
Inspection Fee	06-24-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$233.00
Inspection Fee	05-26-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$222.00
Late Fee Assessed	05-18-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$211.00
Inspection Fee	05-05-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$340.57	\$211.00
BPO Charge	04-22-2009	11-30-2012	\$149.00	\$0.00	\$0.00	\$0.00	\$0.00	\$149.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$340.57	\$200.00
Late Fee Assessed	04-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$340.57	\$55.00
Inspection Fee	03-24-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$283.14	\$55.00
Late Fee Assessed	03-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$283.14	\$44.00
Inspection Fee	02-23-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$225.71	\$44.00
Late Fee Assessed	02-17-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$225.71	\$33.00
Inspection Fee	01-21-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$168.28	\$33.00
Payment	01-21-2009	11-01-2008	\$1,200.00	-\$610.35	\$1,678.84	\$0.00	\$131.51		\$310,550.90	\$0.00	\$0.00	\$581.51	\$168.28	\$22.00
Late Fee Assessed	01-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$309,940.55	\$0.00	\$0.00	\$450.00	\$168.28	\$22.00
Payment	12-30-2008	11-01-2008	\$350.00	\$0.00	\$0.00	\$0.00	\$350.00		\$309,940.55	\$0.00	\$0.00	\$450.00	\$110.85	\$22.00
Inspection Fee	12-26-2008	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$309,940.55	\$0.00	\$0.00	\$100.00	\$110.85	\$22.00
Late Fee Assessed	12-16-2008		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$309,940.55	\$0.00	\$0.00	\$100.00	\$110.85	\$11.00
Payment	12-16-2008	11-01-2008	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00		\$309,940.55	\$0.00	\$0.00	\$100.00	\$53.42	\$11.00
Pa	11-24-2008	10-01-2008	\$1,083.49	-\$639.11	\$1,707.60	\$0.00	\$0.00		\$309,940.55	\$0.00	\$0.00	-\$150.00	\$53.42	\$11.00
Inspection Fee	11-24-2008	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$53.42	\$11.00
Fee Payment	11-24-2008		-\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
IVR Pmt Fee	11-24-2008		\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	11-17-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	10-09-2008	09-01-2008	\$1,068.49	-\$699.54	\$1,768.03	\$0.00	\$0.00		\$309,301.44	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	10-09-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$308,601.90	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Web Pmt Fee	10-09-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$308,601.90	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Payment	09-02-2008	08-01-2008	\$1,068.49	-\$759.33	\$1,827.82	\$0.00	\$0.00		\$308,601.90	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	09-02-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	09-02-2008		-\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$53.42	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Web Pmt Fee	09-02-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	08-18-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	07-22-2008	07-01-2008	\$1,068.49	-\$818.43	\$1,886.92	\$0.00	\$0.00		\$307,842.57	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	07-22-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	07-22-2008		-\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$53.42	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Web Pmt Fee	07-22-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	07-16-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	06-20-2008	06-01-2008	\$1,068.49	-\$876.82	\$1,945.31	\$0.00	\$0.00		\$307,024.14	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	06-20-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	06-20-2008		-\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$53.42	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Web Pmt Fee	06-20-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	06-16-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	05-15-2008	05-01-2008	\$1,068.49	-\$934.47	\$2,002.96	\$0.00	\$0.00		\$306,147.32	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	05-15-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$305,212.85	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Web Pmt Fee	05-15-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$305,212.85	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Payment	04-14-2008	04-01-2008	\$1,073.49	-\$991.34	\$2,059.83	\$0.00	\$0.00		\$305,212.85	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00

Fee Payment	04-14-2008			-53.42	\$0.00	\$0.00	\$0.00	\$0.00	-53.42		\$304,221.51	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Fee Payment	04-14-2008			-5.00	\$0.00	\$0.00	\$0.00	\$0.00	-5.00		\$304,221.51	\$0.00	\$0.00	-150.00	53.42	\$0.00
Web Pmt Fee	04-14-2008			5.00	\$0.00	\$0.00	\$0.00	\$0.00	5.00		\$304,221.51	\$0.00	\$0.00	-150.00	58.42	\$0.00
Payment	03-18-2008	03-01-2008		\$1,068.49	-\$1,047.41	\$2,115.90	\$0.00	\$0.00			\$304,221.51	\$0.00	\$0.00	-150.00	53.42	\$0.00
Fee Payment	03-18-2008			-5.00	\$0.00	\$0.00	\$0.00	\$0.00	-5.00		\$303,174.10	\$0.00	\$0.00	-150.00	53.42	\$0.00
Web Pmt Fee	03-18-2008			5.00	\$0.00	\$0.00	\$0.00	\$0.00	5.00		\$303,174.10	\$0.00	\$0.00	-150.00	58.42	\$0.00
Late Fee Assessed	03-17-2008			53.42	\$0.00	\$0.00	\$0.00	\$0.00	53.42		\$303,174.10	\$0.00	\$0.00	-150.00	53.42	\$0.00
Payment	02-15-2008	02-01-2008		\$1,068.49	-\$1,071.40	\$2,139.89	\$0.00	\$0.00			\$303,174.10	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Fee Payment	02-15-2008			-5.00	\$0.00	\$0.00	\$0.00	\$0.00	-5.00		\$302,102.70	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Web Pmt Fee	02-15-2008			5.00	\$0.00	\$0.00	\$0.00	\$0.00	5.00		\$302,102.70	\$0.00	\$0.00	-150.00	5.00	\$0.00
Payment	01-10-2008	01-01-2008		\$1,068.49	-\$1,095.00	\$2,163.49	\$0.00	\$0.00			\$302,102.70	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Fee Payment	01-10-2008			-5.00	\$0.00	\$0.00	\$0.00	\$0.00	-5.00		\$301,007.70	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Web Pmt Fee	01-10-2008			5.00	\$0.00	\$0.00	\$0.00	\$0.00	5.00		\$301,007.70	\$0.00	\$0.00	-150.00	5.00	\$0.00
Curtailment Payment	12-14-2007	01-01-2008		\$99.40	\$0.00	\$0.00	\$0.00	\$0.00			\$301,007.70	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	12-14-2007	12-01-2007		\$1,073.49	-\$1,087.19	\$2,155.68	\$0.00	\$0.00			\$301,007.70	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Fee Payment	12-14-2007			-\$99.40	\$0.00	\$0.00	\$0.00	\$0.00	-\$99.40		\$299,920.51	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Fee Payment	12-14-2007			-5.00	\$0.00	\$0.00	\$0.00	\$0.00	-5.00		\$299,920.51	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Web Pmt Fee	12-14-2007			5.00	\$0.00	\$0.00	\$0.00	\$0.00	5.00		\$299,920.51	\$0.00	\$0.00	-150.00	\$104.40	\$0.00
Curtailment Payment	11-15-2007	12-01-2007		\$74.54	\$74.54	\$0.00	\$0.00	\$0.00			\$299,920.51	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Payment	11-15-2007	11-01-2007		\$993.95	-\$1,184.87	\$2,178.82	\$0.00	\$0.00			\$299,995.05	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Curtailment Payment	10-16-2007	11-01-2007		\$0.05	\$0.05	\$0.00	\$0.00	\$0.00			\$298,810.18	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Payment	10-16-2007	10-01-2007		\$993.95	-\$1,176.30	\$2,170.25	\$0.00	\$0.00			\$298,810.23	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Curtailment Payment	09-19-2007	10-01-2007		\$0.05	\$0.05	\$0.00	\$0.00	\$0.00			\$297,633.93	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Payment	09-19-2007	09-01-2007		\$993.95	-\$1,167.78	\$2,161.73	\$0.00	\$0.00			\$297,633.98	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Late Fee Assessed	09-17-2007			\$49.70	\$0.00	\$0.00	\$0.00	\$0.00	\$49.70		\$296,466.20	\$0.00	\$0.00	-150.00	\$99.40	\$0.00
Curtailment Payment	08-20-2007	09-01-2007		\$0.05	\$0.05	\$0.00	\$0.00	\$0.00			\$296,466.20	\$0.00	\$0.00	-150.00	\$49.70	\$0.00
Payment	08-20-2007	08-01-2007		\$993.95	-\$1,189.86	\$2,183.81	\$0.00	\$0.00			\$296,466.25	\$0.00	\$0.00	-150.00	\$49.70	\$0.00
Late Fee Assessed	08-16-2007			\$49.70	\$0.00	\$0.00	\$0.00	\$0.00	\$49.70		\$295,276.39	\$0.00	\$0.00	-150.00	\$49.70	\$0.00
Curtailment Payment	07-16-2007	08-01-2007		\$0.05	\$0.05	\$0.00	\$0.00	\$0.00			\$295,276.39	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	07-16-2007	07-01-2007		\$993.95	-\$1,181.13	\$2,175.08	\$0.00	\$0.00			\$295,276.44	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Curtailment Payment	06-18-2007	07-01-2007		\$0.05	\$0.05	\$0.00	\$0.00	\$0.00			\$294,095.31	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	06-18-2007	06-01-2007		\$993.95	-\$1,172.46	\$2,166.41	\$0.00	\$0.00			\$294,095.36	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Curtailment Payment	05-15-2007	06-01-2007		\$0.05	\$0.05	\$0.00	\$0.00	\$0.00			\$292,922.95	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	05-15-2007	05-01-2007		\$993.95	-\$1,163.85	\$2,157.80	\$0.00	\$0.00			\$292,922.95	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	04-16-2007	04-01-2007		\$993.95	-\$1,125.26	\$2,119.21	\$0.00	\$0.00			\$291,759.10	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	03-13-2007	03-01-2007		\$993.95	-\$1,117.11	\$2,111.06	\$0.00	\$0.00			\$290,693.84	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	02-15-2007	02-01-2007		\$993.95	-\$1,079.19	\$2,073.14	\$0.00	\$0.00			\$289,516.73	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Payment	01-17-2007	01-01-2007		\$993.95	-\$1,071.49	\$2,065.44	\$0.00	\$0.00			\$288,437.54	\$0.00	\$0.00	-150.00	\$0.00	\$0.00
Principal Setup	01-11-2007			-\$287,366.05	\$0.00	\$0.00	\$0.00	\$0.00			\$287,366.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Exhibit “37”



OMB Control No. 1557-0232
Expiration Date: 11/30/2015

AMENDED CUSTOMER COMPLAINT FORM Case #02903715

Please fill in this form completely. Mail or fax this completed complaint form to:

**Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
1-713-336-4301 (Fax)**

Once we receive your completed form, you will receive an acknowledgment letter containing your assigned case number. Please keep your case number for future contact with our office.

Helpful Hints:

Check to make sure your financial institution is a national bank or federal savings association (thrift). If you do not know the name of your financial institution, check your account statement. The financial institution's name will be indicated on the statement.

Have you tried to resolve your complaint with your financial institution? The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution.

Please Note:

We cannot act as a court of law or as a lawyer on your behalf

We cannot give you legal advice

We cannot become involved in complaints that are in litigation or have been litigated

YOUR INFORMATION

The Account Owner/Holder should complete this section. * - Indicates Required Fields

*First Name: Anthony	Middle Name: Paul	
*Last Name: Dicus		
*Street Address: 5950 La Castana Way		
*City: Sacramento	*State: CA	*Zip: 95823
*Phone: 916-395-2326		
Email: dicus30@aol.com		
What is the best way to contact you? Phone <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/>		
What is the best time to contact you? Morning <input checked="" type="checkbox"/> Afternoon <input checked="" type="checkbox"/> Evening <input checked="" type="checkbox"/>		

REPRESENTATIVE CONTACT INFORMATION

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.** Please check the following to indicate the type of relationship:

Attorney ☒ Legal Representative ☐

Please indicate the type of authorization you have granted to your attorney or other legal representative:

Power of Attorney ☐ Letters Testamentary ☐ Court Appointed Executor or Administrator ☒ Other ☒

If you are not sure of the type of legal authorization granted, please check your legal documents or consult with your attorney or other legal representative.

Name of Representative:

*First Name: Ronald	Middle Name: H.	
*Last Name: Freshman		
*Street Address: 3040 Skycrest Drive		
*City: Fallbrook	*State: CA	*Zip: 92028
*Phone: 858-756-8288		
Representative Email: ronfreshman@gmail.com		
What is the best way to contact your representative? Phone <input checked="" type="checkbox"/> Mail <input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/>		
What is the best time to contact your representative? Morning <input checked="" type="checkbox"/> Afternoon <input checked="" type="checkbox"/> Evening <input checked="" type="checkbox"/>		

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

Helpful Hint: If you do not know the name of your financial institution, check your account statement. The financial institution's name will be indicated on the account statement.

*Name of Financial Institution or Company: IndyMac Mortgage Services, a division of OneWestBank, FSB		
Street Address: 6900 Beatrice Drive		
*City: Kalamazoo	*State: MI	Zip: 49009
Phone: 800-781-7399		
*Type of Account(s) (Check all that apply): Deposit Account (Checking, Savings) <input type="checkbox"/> Credit Card <input type="checkbox"/>		
Loan Product (Consumer, Mortgage, Home Equity) <input checked="" type="checkbox"/> Asset Management (Trust Accounts) <input type="checkbox"/>		
Consumer Leasing <input type="checkbox"/> Non-Deposit Account (Investments) <input type="checkbox"/> Insurance <input type="checkbox"/> Other <input type="checkbox"/>		
Have you tried to resolve your complaint with your financial institution or company? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If Yes, when? See enclosures	How? Phone <input checked="" type="checkbox"/> Mail <input checked="" type="checkbox"/> In Person <input type="checkbox"/> Other <input checked="" type="checkbox"/>	
Contact Name: See enclosures	Title:	
Has your financial institution responded to you? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If Yes, when? See enclosures	How? Phone <input type="checkbox"/> Mail <input checked="" type="checkbox"/> In Person <input type="checkbox"/> Other <input type="checkbox"/>	

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or account numbers.**

IndyMac Mortgage Services, a division of OneWestBank, claims to be the servicer of my purported mortgage loan and is threatening to foreclose on me even though my payments are current. I have attempted to contact them to correct their records but they continue with their threats; claim I am in default even when they themselves provide statements showing my payments are current.

Chain of letters and contact related to this issue is enclosed.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question.

PRIVACY ACT STATEMENT

The solicitation and collection of this information is authorized by 12 U.S.C. 1. The information is solicited to provide the Office of the Comptroller of the Currency (OCC) with data that is necessary and useful in reviewing requests received from individuals for assistance in their interactions with national banks or federal savings associations (thrifts). The provision of requested information is voluntary. However, without such information, the ability to complete a review or to provide requested assistance may be hindered.

It is intended that the information obtained through this solicitation will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additional disclosures of such information may be made to: (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry; (2) other governmental, self-regulatory, or professional organizations having: (a) jurisdiction over the subject matter of the complaint or inquiry; (b) jurisdiction over the entity that is the subject of the complaint or inquiry; or (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction; (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding; (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider; (5) Other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity; (6) OCC contractors or agents when access to such information is necessary; and (7) other third parties when required or authorized by statute.

I certify that the information provided on this form is true and correct to the best of my knowledge.

I Certify ☒

I Do Not Certify ☐

Date:

07/27/13

Signature:



We will mail you a written acknowledgment within five (5) business days of receipt of your completed complaint form containing your assigned case number. Please utilize your case number for future contact with our office. If you have any questions regarding this case, please call 1-800-613-6743.

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.

Exhibit “A”

IndyMac Mortgage Services, a division of OneWestBank*, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

July 10, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 8227.11

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
PO Box 4045
Kalamazoo, MI 49003-4045

If you make a payment by personal check and it is returned to us for insufficient funds or for any reason, your loan will not be brought current. We reserve the right to accept or reject a partial payment of the Total You Must Pay to Bring Your Loan Current listed above, without waiving any of our rights herein or otherwise.

If you are facing financial challenges, it is important that we work together to find an alternative solution.

Please contact us immediately to discuss possible solutions by calling 1.800.781.7399 today. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. We are committed to working with you toward a positive solution.

If you are having difficulty making your contractual mortgage payments due to your current financial situation, we suggest you contact a HUD-approved housing counselor for counseling services. For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287. These services are usually free of charge.

Other resources available to help prevent foreclosure:
IndyMac Mortgage Services, a division of OneWest Bank, FSB has a number of programs designed to help borrowers who are struggling to make their mortgage payment. We are committed to understanding your situation and working with you in an effort to determine if you are eligible for homeowner preservation options. Information on our programs is available on our website at www.indymacmortgageservices.com. We look forward to helping you with a solution for your financial situation.

Respectfully,

Loan Resolution Department
IndyMac Mortgage Services, a Division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTIONAL USE*

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



Listed below are the security features provided on this document which meets and/or exceeds industry guidelines.

Security Features:	Description / Fraud Indicator:
Security Watermark	Reflective, white opaque ink readable when held at an angle, viewed under UV light, or rubbed with coin.
Microprinting	Reduced lines of type on front sides of check appear as a solid line until viewed under magnification.
Chemical Sensitization	Colored stain(s) on either or both sides of check indicate possible chemical alteration.
Invisible Fluorescent Fibers	Invisible fibers on surface of check become visible under UV light.
Toner Retention Treatment	Ink is bonded to surface of check. Surface disturbance indicates possible alteration.
Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.

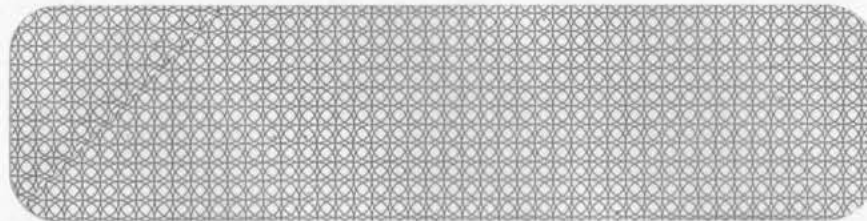
IndyMac Mortgage Services, a division of Wells Fargo Bank, N.A. **INDY 462 * 07-11-2013**
 P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd 7/15/13

PRESORTED
FIRST CLASS



UNITED STATES POSTAGE
FINNEY BOWES
 02 1M **\$ 00.40⁵**
 0008000813 JUL 10 2013
 MAILED FROM ZIP CODE 49512



27 EAG-GMB 95823



CHASE

CHASE ONLINE BILL PAYMENT
 PO BOX 15944
 WILMINGTON DE 19850-594
 (800) 472-6236

Apply to Acct **3002357204**
 ANTHONY DICUS
 5950 LA CASTANA WAY
 SACRAMENTO CA 95823-5621

264118208
 25-3/440
06-28-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

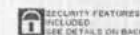
Dollars



To
the
Order
of

00494 BPC 001 019 13179 - 264118208 24 OF 24
 INDYMAC MORTGAGE SERVICES
 PO BOX 78826
 PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Christy J. Mainella

JPMorgan Chase Bank, N.A. Columbus, Ohio

264118208 0044000037

658533013

Exhibit “B”

July 24, 2013

Law Office of Ronald H. Freshman, Esq.
Attn: Mr. Ronald H. Freshman, Esq.
3040 Skycrest Drive
Fallbrook, CA 92028

RE: OCC Case Number: 02903715
Mr. Anthony P. Dicus
Loan Number: 3002357204
Property Address: 5950 La Castana Way, Sacramento, CA 95823

Dear Mr. Freshman:

I am writing in response to the complaint that Mr. Anthony P. Dicus filed with the Office of the Comptroller of the Currency (OCC) on July 11, 2013. Included with the complaint is a letter dated July 11, 2013, that you wrote in response to our previous letter dated July 1, 2013. We received the complaint and the letter from the OCC on July 18, 2013. I appreciate this opportunity to address Mr. Dicus's concerns.

In your letter and Mr. Dicus's complaint, you assert that the loan is current. Additionally, you mention that payments were posted on March 4, 2013, April 3, 2013, April 29, 2013, and May 28, 2013. However, the referenced payments covered past due payments for November 1, 2012, December 1, 2012, January 1, 2013, and February 1, 2013, respectively. In support of your claim that the loan is current, you included a copy of his Loan Activity report, which contained payments from October 1, 2012, through May 28, 2013. Please note that this document confirms that the amounts we received were applied to past due payments.

For your convenience, I have enclosed a full transaction history for Mr. Dicus's loan. According to our records, his payment for August 1, 2008, was not posted until September 2, 2008, and his account therefore became one (1) month delinquent. Although we subsequently posted full payments on October 9, 2008, and November 24, 2008, we only received partial payments in December 2008. Consequently, the loan became further delinquent, and the payment we posted on January 21, 2009, was partially applied to the payment for November 1, 2008, with the remainder going into a suspense account. We did not receive any additional payments until after he filed for Chapter 13 bankruptcy on July 22, 2009. Although we received numerous payments throughout the duration of the bankruptcy, the payments we received were not sufficient to bring the loan current. If you believe the aforementioned transaction history is inaccurate, please provide additional information so that I may thoroughly research and address any issues.

Since the date of Mr. Dicus's bankruptcy filing, we have sent 16 letters inviting him to apply for the Home Affordable Modification Program (HAMP). However, we have yet to receive an application from him. For additional information and instructions on applying for a modification, he may visit www.indymacmortgageservices.com.

In your letter, you state that our correspondence from July 1, 2013, contained incorrect information relating to the mortgage-backed security (MBS) in which Mr. Dicus's loan is pooled. I apologize for the miscommunication. The subject loan is pooled in the MBS identified as LXS 2007-4N, for which OneWest Bank, FSB, is the servicer, and Aurora Loan Services is the trustee.

As of the date of this letter, Mr. Dicus's loan is five (5) months delinquent and due for March 1, 2013. The loan has a past due balance of \$7,793.36, which does not include any foreclosure fees and costs. For the full amount to reinstate the loan, he may contact our Customer Service Department at 1.877.908.4357.

Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time. He may also contact our Customer Service Department at the number provided if he is interested in pursuing a repayment plan. This option would allow him to spread the delinquent amount over several months so that he can make monthly mortgage payments, plus a portion of the delinquent amount, with no additional late fees.

Based on the information set forth above, we believe that we accurately reported Mr. Dicus's account to the credit reporting agencies in accordance with the Fair Credit Reporting Act.

If you have any questions regarding this letter, please contact me directly via email at james.hougham@owb.com or by phone at 1.866.363.3091 Ext. 6261. I am available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Central Time.

Respectfully,



James Hougham
Default Escalation Specialist
IndyMac Mortgage Services,
a division of OneWest Bank, FSB

Enclosure

CC: Office of the Comptroller of the Currency

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if a bankruptcy petition has been filed and there is either an "automatic stay" in effect in the bankruptcy case, or the debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

LOAN NUMBER: 3002357204

MORTGAGOR: Anthony Dicus

Transaction Type	Date of Transaction	Due Date	Payment Recvd	Principal Payment	Interest Payment	Escrow Payment	Suspense	Fees	FC/BK Fees	Principal Balance	Escrow Balance	Escrow Advance Balance (-)	Suspense Balance	Fee Balance	FC/BK Fees
Late Fee Assessed	07-18-2013	03-01-2013	\$81.46	\$0.00	\$0.00	\$0.00	\$0.00	\$81.46		\$299,425.11	\$0.00	\$0.00	\$515.21	\$162.92	\$156.00
Inspection Fee	07-01-2013	07-01-2013	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00		\$11.00	\$299,425.11	\$0.00	\$0.00	\$515.21	\$81.46	\$156.00
Late Fee Assessed	06-17-2013		\$81.46	\$0.00	\$0.00	\$0.00	\$0.00	\$81.46		\$299,425.11	\$0.00	\$0.00	\$515.21	\$81.46	\$145.00
Payment	05-28-2013	02-01-2013	\$1,629.13	\$628.95	\$1,000.18	\$0.00	\$0.00			\$299,425.11	\$0.00	\$0.00	\$515.21	\$0.00	\$145.00
BK Fee Pd	05-23-2013	05-23-2013	\$-11.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-11.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$145.00
BK Fee Pd	05-23-2013	05-23-2013	\$-150.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-150.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$156.00
BK Fee Pd	05-23-2013	05-23-2013	\$-741.84	\$0.00	\$0.00	\$0.00	\$0.00		\$-741.84	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$906.00
BK Fee Pd	05-23-2013	05-23-2013	\$-66.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-66.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$1,047.84
BK Fee Pd	05-23-2013	05-23-2013	\$-625.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-625.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$1,113.84
BK Fee Pd	05-23-2013	05-23-2013	\$-585.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-585.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$1,738.84
BK Fee Pd	05-23-2013	05-23-2013	\$-1,070.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-1,070.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$2,323.84
BK Fee Pd	05-23-2013	05-23-2013	\$-66.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-66.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,393.84
BK Fee Pd	05-23-2013	05-23-2013	\$-44.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-44.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,459.84
BK Fee Pd	05-23-2013	05-23-2013	\$-150.00	\$0.00	\$0.00	\$0.00	\$0.00		\$-150.00	\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,509.84
Payment	04-29-2013	01-01-2013	\$1,629.13	\$626.86	\$1,002.27	\$0.00	\$0.00			\$300,054.06	\$0.00	\$0.00	\$515.21	\$0.00	\$3,653.84
Payment	04-03-2013	12-01-2012	\$1,629.13	\$624.78	\$1,004.35	\$0.00	\$0.00			\$300,680.92	\$0.00	\$0.00	\$515.21	\$0.00	\$3,653.84
BPO Charge	03-07-2013	03-07-2013	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$301,305.70	\$0.00	\$0.00	\$515.21	\$0.00	\$3,653.84
Payment	03-04-2013	11-01-2012	\$1,629.13	\$622.70	\$1,006.43	\$0.00	\$0.00			\$301,305.70	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	01-23-2013	10-01-2012	\$1,629.13	\$620.63	\$1,008.50	\$0.00	\$0.00			\$301,928.40	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	12-26-2012	09-01-2012	\$1,629.13	\$618.57	\$1,010.56	\$0.00	\$0.00			\$302,548.03	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	12-04-2012	08-01-2012	\$1,629.13	\$618.52	\$1,012.62	\$0.00	\$0.00			\$303,167.65	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	11-01-2012	07-01-2012	\$1,629.13	\$614.47	\$1,014.66	\$0.00	\$0.00			\$303,784.12	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	10-01-2012	06-01-2012	\$1,629.13	\$612.43	\$1,016.70	\$0.00	\$0.00			\$304,398.59	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
BPO Charge	09-07-2012	11-28-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$305,011.02	\$0.00	\$0.00	\$515.21	\$0.00	\$3,508.84
Payment	08-16-2012	05-01-2012	\$0.00	\$610.39	\$1,018.74	\$0.00	\$-1,629.13			\$305,011.02	\$0.00	\$0.00	\$515.21	\$0.00	\$3,363.84
Payment	08-15-2012	05-01-2012	\$1,629.13	\$0.00	\$0.00	\$0.00	\$1,629.13			\$305,621.43	\$0.00	\$0.00	\$2,144.34	\$0.00	\$3,363.84
Payment	08-15-2012	04-01-2012	\$1,148.62	\$608.36	\$1,020.77	\$0.00	\$-480.51			\$305,621.43	\$0.00	\$0.00	\$515.21	\$0.00	\$3,363.84
Payment	07-13-2012	03-01-2012	\$1,148.62	\$606.34	\$1,022.79	\$0.00	\$-480.51			\$306,229.77	\$0.00	\$0.00	\$995.72	\$0.00	\$3,363.84
Payment	06-22-2012	03-01-2012	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62			\$306,836.11	\$0.00	\$0.00	\$1,476.23	\$0.00	\$3,363.84
Payment	05-17-2012	02-01-2012	\$1,148.62	\$604.33	\$1,024.85	\$0.00	\$-480.51			\$306,836.11	\$0.00	\$0.00	\$127.61	\$0.00	\$3,363.84
Payment	04-11-2012	01-01-2012	\$1,148.62	\$602.32	\$1,026.81	\$0.00	\$-480.51			\$307,440.44	\$0.00	\$0.00	\$808.12	\$0.00	\$3,363.84
Payment	03-13-2012	12-01-2011	\$1,148.62	\$600.32	\$1,028.81	\$0.00	\$-480.51			\$308,042.76	\$0.00	\$0.00	\$1,288.63	\$0.00	\$3,363.84
BPO Charge	03-13-2012	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$308,643.08	\$0.00	\$0.00	\$1,769.14	\$0.00	\$3,363.84
Payment	02-13-2012	12-01-2011	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62			\$308,643.08	\$0.00	\$0.00	\$1,769.14	\$0.00	\$3,218.84
Recording Cost	01-25-2012	11-30-2012	\$21.00	\$0.00	\$0.00	\$0.00	\$0.00		\$21.00	\$308,643.08	\$0.00	\$0.00	\$620.52	\$0.00	\$3,218.84
Attorney Fee	01-13-2012	11-30-2012	\$45.00	\$0.00	\$0.00	\$0.00	\$0.00		\$45.00	\$308,643.08	\$0.00	\$0.00	\$620.52	\$0.00	\$3,197.84
Payment	01-11-2012	11-01-2011	\$1,148.62	\$297.56	\$1,029.80	\$0.00	\$-178.74			\$308,643.08	\$0.00	\$0.00	\$620.52	\$0.00	\$3,152.84
Payment	12-09-2011	10-01-2011	\$1,148.62	\$296.57	\$1,030.79	\$0.00	\$-178.74			\$308,940.64	\$0.00	\$0.00	\$795.26	\$0.00	\$3,152.84
Insurance Refund	11-29-2011	10-01-2011	\$1,531.00	\$0.00	\$0.00	\$1,531.00	\$0.00			\$309,237.21	\$1,531.00	\$1,531.00	\$978.00	\$0.00	\$3,152.84
Payment	11-10-2011	09-01-2011	\$1,148.62	\$295.58	\$1,031.78	\$0.00	\$-178.74			\$309,237.21	\$0.00	\$1,531.00	\$978.00	\$0.00	\$3,152.84
Payment	10-12-2011	08-01-2011	\$1,148.62	\$262.44	\$1,064.92	\$0.00	\$-178.74			\$309,532.79	\$0.00	\$1,531.00	\$1,156.74	\$0.00	\$3,152.84
Payment	09-13-2011	07-01-2011	\$1,148.62	\$261.34	\$1,065.82	\$0.00	\$-178.74			\$309,795.23	\$0.00	\$1,531.00	\$1,335.48	\$0.00	\$3,152.84
Insurance Disbursement	08-26-2011	06-01-2011	\$-1,531.00	\$0.00	\$0.00	\$-1,531.00	\$0.00			\$310,056.77	\$-1,531.00	\$0.00	\$1,514.22	\$0.00	\$3,152.84
BPO Charge	08-24-2011	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00		\$145.00	\$310,056.77	\$0.00	\$0.00	\$1,514.22	\$0.00	\$3,152.84
Payment	08-10-2011	07-01-2011	\$150.00	\$0.00	\$0.00	\$0.00	\$150.00			\$310,056.77	\$0.00	\$0.00	\$1,514.22	\$0.00	\$3,007.84
Payment	08-10-2011	07-01-2011	\$199.70	\$0.00	\$0.00	\$0.00	\$199.70			\$310,056.77	\$0.00	\$0.00	\$1,364.22	\$0.00	\$3,007.84
Payment	08-10-2011	06-01-2011	\$1,148.62	\$260.64	\$1,066.72	\$0.00	\$-178.74			\$310,056.77	\$0.00	\$0.00	\$1,164.52	\$0.00	\$3,007.84
Funds from Suspense	07-29-2011	05-01-2011	\$0.00	\$258.75	\$1,067.61	\$0.00	\$-1,327.36			\$310,317.41	\$0.00	\$0.00	\$1,343.26	\$0.00	\$3,007.84
Payment	07-18-2011	05-01-2011	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62			\$310,577.16	\$0.00	\$0.00	\$2,670.62	\$0.00	\$3,007.84
Payment	07-18-2011	05-01-2011	\$449.39	\$0.00	\$0.00	\$0.00	\$449.39			\$310,577.16	\$0.00	\$0.00	\$1,522.00	\$0.00	\$3,007.84

Payment	06-20-2011	04-01-2011	\$1,148.62	\$258.86	\$1,068.50	\$0.00	-\$178.74		\$310,577.16	\$0.00	\$0.00	\$1,072.61	\$0.00	\$3,007.84
Payment	06-20-2011	04-01-2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$310,836.02	\$0.00	\$0.00	\$1,251.35	\$0.00	\$3,007.84
Payment	05-10-2011	04-01-2011	\$448.45	\$0.00	\$0.00	\$0.00	\$448.45		\$310,836.02	\$0.00	\$0.00	\$799.04	\$0.00	\$3,007.84
Payment	05-10-2011	03-01-2011	\$1,148.62	\$257.97	\$1,069.39	\$0.00	-\$178.74		\$310,836.02	\$0.00	\$0.00	\$350.59	\$0.00	\$3,007.84
Funds from Suspense	04-14-2011	02-01-2011	\$0.00	\$257.09	\$1,070.27	\$0.00	-\$1,327.36		\$311,093.99	\$0.00	\$0.00	\$529.33	\$0.00	\$3,007.84
Payment	04-11-2011	02-01-2011	\$898.09	\$0.00	\$0.00	\$0.00	\$898.09		\$311,351.08	\$0.00	\$0.00	\$1,856.69	\$0.00	\$3,007.84
Payment	04-11-2011	01-01-2011	\$1,148.62	\$256.21	\$1,071.15	\$0.00	-\$178.74		\$311,351.08	\$0.00	\$0.00	\$958.60	\$0.00	\$3,007.84
Payment	03-11-2011	12-01-2010	\$1,148.62	\$255.33	\$1,072.03	\$0.00	-\$178.74		\$311,607.29	\$0.00	\$0.00	\$1,137.34	\$0.00	\$3,007.84
BPO Charge	02-23-2011	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$311,862.62	\$0.00	\$0.00	\$1,316.08	\$0.00	\$3,007.84
Payment	02-10-2011	12-01-2010	\$449.75	\$0.00	\$0.00	\$0.00	\$449.75		\$311,862.62	\$0.00	\$0.00	\$1,316.08	\$0.00	\$2,862.84
Payment	02-10-2011	11-01-2010	\$1,148.62	\$162.17	\$1,072.59	\$0.00	-\$86.14		\$311,862.62	\$0.00	\$0.00	\$866.32	\$0.00	\$2,862.84
Funds from Suspense	01-13-2011	10-01-2010	\$0.00	\$161.62	\$1,073.14	\$0.00	-\$1,234.76		\$312,024.79	\$0.00	\$0.00	\$952.46	\$0.00	\$2,862.84
Payment	01-12-2011	10-01-2010	\$449.97	\$0.00	\$0.00	\$0.00	\$449.97		\$312,186.41	\$0.00	\$0.00	\$2,187.22	\$0.00	\$2,862.84
Payment	01-12-2011	09-01-2010	\$1,148.62	\$161.67	\$1,073.69	\$0.00	-\$86.14		\$312,186.41	\$0.00	\$0.00	\$1,737.25	\$0.00	\$2,862.84
Inspection Fee	12-27-2010	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$312,347.40	\$0.00	\$0.00	\$1,823.39	\$0.00	\$2,862.84
Payment	12-20-2010	08-01-2010	\$1,148.62	\$128.08	\$1,106.68	\$0.00	-\$86.14		\$312,347.40	\$0.00	\$0.00	\$1,823.39	\$0.00	\$2,851.84
Payment	12-20-2010	08-01-2010	\$436.22	\$0.00	\$0.00	\$0.00	\$436.22		\$312,475.56	\$0.00	\$0.00	\$1,909.53	\$0.00	\$2,851.84
Payment	11-12-2010	08-01-2010	\$420.96	\$0.00	\$0.00	\$0.00	\$420.96		\$312,475.56	\$0.00	\$0.00	\$1,473.31	\$0.00	\$2,851.84
Payment	11-12-2010	07-01-2010	\$1,148.62	\$127.62	\$1,107.14	\$0.00	-\$86.14		\$312,475.56	\$0.00	\$0.00	\$1,052.35	\$0.00	\$2,851.84
Funds from Suspense	11-04-2010	06-01-2010	\$0.00	\$127.17	\$1,107.59	\$0.00	-\$1,234.76		\$312,603.18	\$0.00	\$0.00	\$1,138.49	\$0.00	\$2,851.84
Payment	10-14-2010	06-01-2010	\$450.77	\$0.00	\$0.00	\$0.00	\$450.77		\$312,730.35	\$0.00	\$0.00	\$2,373.25	\$0.00	\$2,851.84
Payment	10-14-2010	05-01-2010	\$1,148.62	\$126.72	\$1,108.04	\$0.00	-\$86.14		\$312,730.35	\$0.00	\$0.00	\$1,922.48	\$0.00	\$2,851.84
Payment	09-20-2010	05-01-2010	\$450.21	\$0.00	\$0.00	\$0.00	\$450.21		\$312,857.07	\$0.00	\$0.00	\$2,008.62	\$0.00	\$2,851.84
Payment	09-20-2010	05-01-2010	\$1,148.62	\$0.00	\$0.00	\$0.00	\$1,148.62		\$312,857.07	\$0.00	\$0.00	\$1,558.41	\$0.00	\$2,851.84
BPO Charge	08-12-2010	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$312,857.07	\$0.00	\$0.00	\$409.79	\$0.00	\$2,851.84
Payment	08-11-2010	05-01-2010	\$449.75	\$0.00	\$0.00	\$0.00	\$449.75		\$312,857.07	\$0.00	\$0.00	\$409.79	\$0.00	\$2,706.84
Payment	08-11-2010	04-01-2010	\$1,148.62	\$126.28	\$1,108.46	\$0.00	-\$86.14		\$312,857.07	\$0.00	\$0.00	-\$39.96	\$0.00	\$2,706.84
Funds from Suspense	07-19-2010	03-01-2010	\$0.00	\$125.83	\$1,108.93	\$0.00	-\$1,275.25		\$312,983.35	\$0.00	\$0.00	\$46.18	\$0.00	\$2,706.84
Fee Payment	07-13-2010		-\$40.49	\$0.00	\$0.00	\$0.00	\$0.00	-\$40.49	\$313,109.18	\$0.00	\$0.00	\$1,321.43	\$0.00	\$2,706.84
Payment	07-12-2010	03-01-2010	\$449.35	\$0.00	\$0.00	\$0.00	\$449.35		\$313,109.18	\$0.00	\$0.00	\$1,321.43	\$40.49	\$2,706.84
Payment	07-12-2010	02-01-2010	\$1,148.62	\$125.39	\$1,109.37	\$0.00	-\$86.14		\$313,109.18	\$0.00	\$0.00	\$872.08	\$40.49	\$2,706.84
Payment	06-15-2010	02-01-2010	\$452.73	\$0.00	\$0.00	\$0.00	\$452.73		\$313,234.57	\$0.00	\$0.00	\$958.22	\$40.49	\$2,706.84
Payment	06-15-2010	01-01-2010	\$1,148.62	\$92.42	\$1,142.34	\$0.00	-\$86.14		\$313,234.57	\$0.00	\$0.00	\$505.49	\$40.49	\$2,706.84
Payment	05-13-2010	12-01-2009	\$1,148.62	\$92.09	\$1,142.67	\$0.00	-\$86.14		\$313,326.99	\$0.00	\$0.00	\$591.63	\$40.49	\$2,706.84
Payment	05-13-2010	12-01-2009	\$389.85	\$0.00	\$0.00	\$0.00	\$389.85		\$313,419.08	\$0.00	\$0.00	\$677.77	\$40.49	\$2,706.84
Funds from Suspense	04-14-2010	11-01-2009	\$0.00	-\$26.80	\$1,175.22	\$0.00	\$0.00		\$313,419.08	\$0.00	\$0.00	\$287.92	\$40.49	\$2,706.84
Funds from Suspense	04-14-2010	10-01-2009	\$0.00	-\$91.59	\$1,240.15	\$0.00	-\$2,297.24		\$313,392.48	\$0.00	\$0.00	\$287.92	\$40.49	\$2,706.84
Payment	04-13-2010	09-01-2009	\$1,148.62	-\$123.66	\$1,272.28	\$0.00	\$0.00		\$313,300.95	\$0.00	\$0.00	\$2,585.16	\$40.49	\$2,706.84
Payment	04-13-2010	09-01-2009	\$1,504.29	\$0.00	\$0.00	\$0.00	\$1,504.29		\$313,177.29	\$0.00	\$0.00	\$2,585.16	\$40.49	\$2,706.84
Payment	03-11-2010	09-01-2009	\$324.15	\$0.00	\$0.00	\$0.00	\$324.15		\$313,177.29	\$0.00	\$0.00	\$1,080.87	\$40.49	\$2,706.84
Payment	03-11-2010	08-01-2009	\$1,148.62	-\$155.64	\$1,304.26	\$0.00	\$0.00		\$313,177.29	\$0.00	\$0.00	\$756.72	\$40.49	\$2,706.84
Funds from Suspense	02-18-2010	07-01-2009	\$0.00	-\$187.44	\$1,336.06	\$0.00	-\$1,206.05		\$313,021.65	\$0.00	\$0.00	\$756.72	\$40.49	\$2,706.84
Fee Payment	02-18-2010		-\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$312,894.21	\$0.00	\$0.00	\$1,962.77	\$40.49	\$2,706.84
Payment	02-15-2010	07-01-2009	\$972.45	\$0.00	\$0.00	\$0.00	\$972.45		\$312,894.21	\$0.00	\$0.00	\$1,962.77	\$97.92	\$2,706.84
Payment	02-15-2010	06-01-2009	\$1,148.62	-\$219.07	\$1,367.69	\$0.00	\$0.00		\$312,894.21	\$0.00	\$0.00	\$990.32	\$97.92	\$2,706.84
Waiver of Fee	02-15-2010		\$61.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.74	\$312,615.14	\$0.00	\$0.00	\$990.32	\$97.92	\$2,706.84
BPO Charge	02-09-2010	11-30-2012	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$312,615.14	\$0.00	\$0.00	\$990.32	\$159.66	\$2,706.84
Payment	01-19-2010	05-01-2009	\$1,148.62	-\$230.51	\$1,399.13	\$0.00	\$0.00		\$312,615.14	\$0.00	\$0.00	\$990.32	\$159.66	\$2,561.84
Waiver of Fee	01-19-2010		\$61.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.74	\$312,364.63	\$0.00	\$0.00	\$890.32	\$159.66	\$2,561.84
Payment	12-14-2009	04-01-2009	\$1,206.05	-\$249.40	\$1,398.02	\$0.00	\$57.43		\$312,364.63	\$0.00	\$0.00	\$890.32	\$221.40	\$2,561.84
Waiver of Fee	12-14-2009		\$61.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.74	\$312,115.23	\$0.00	\$0.00	\$932.89	\$221.40	\$2,561.84
Payment	11-16-2009	03-01-2009	\$1,148.62	-\$312.95	\$1,461.57	\$0.00	\$0.00		\$312,115.23	\$0.00	\$0.00	\$932.89	\$283.14	\$2,561.84
Waiver of Fee	11-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$311,802.28	\$0.00	\$0.00	\$932.89	\$283.14	\$2,561.84
Attorney Fee	10-22-2009	11-30-2012	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$311,802.28	\$0.00	\$0.00	\$932.89	\$340.57	\$2,561.84
Payment	10-19-2009	02-01-2009	\$1,148.62	-\$176.07	\$1,524.69	\$0.00	\$0.00		\$311,802.28	\$0.00	\$0.00	\$932.89	\$340.57	\$2,411.84
Waiver of Fee	10-19-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$311,426.21	\$0.00	\$0.00	\$932.89	\$340.57	\$2,411.84

Attorney Fee	09-30-2009	11-30-2012	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$311,426.21	\$0.00	\$0.00	\$932.89	\$998.00	\$2,411.84
Inspection Fee	09-21-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$311,426.21	\$0.00	\$0.00	\$932.89	\$398.00	\$2,261.84
Payment	09-21-2009	01-01-2009	\$0.00	-\$406.48	\$1,555.10	\$0.00	\$0.00		\$311,426.21	\$0.00	\$0.00	\$932.89	\$398.00	\$2,250.84
Payment	09-21-2009	12-01-2008	\$2,648.62	-\$468.83	\$1,617.45	\$0.00	\$351.38		\$311,019.73	\$0.00	\$0.00	\$932.89	\$398.00	\$2,250.84
Waiver of Fee	09-21-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$2,250.84
BPO Charge	09-11-2009	11-30-2012	\$55.00	\$0.00	\$0.00	\$0.00	\$0.00	\$55.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$2,250.84
Service Cost	08-25-2009	11-30-2012	\$741.84	\$0.00	\$0.00	\$0.00	\$0.00	\$741.84	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$2,195.84
Recording Cost	08-25-2009	11-30-2012	\$45.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$1,454.00
Title Policy	08-25-2009	11-30-2012	\$625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$625.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$1,409.00
Attorney Fee	08-25-2009	11-30-2012	\$540.00	\$0.00	\$0.00	\$0.00	\$0.00	\$540.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$784.00
Inspection Fee	07-23-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$244.00
Late Fee Assessed	07-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$455.43	\$233.00
Inspection Fee	06-24-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$233.00
Inspection Fee	05-26-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$222.00
Late Fee Assessed	05-18-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$398.00	\$211.00
Inspection Fee	05-05-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$340.57	\$211.00
BPO Charge	04-22-2009	11-30-2012	\$149.00	\$0.00	\$0.00	\$0.00	\$0.00	\$149.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$340.57	\$200.00
Late Fee Assessed	04-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$340.57	\$55.00
Inspection Fee	03-24-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$283.14	\$55.00
Late Fee Assessed	03-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$283.14	\$44.00
Inspection Fee	02-23-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$225.71	\$44.00
Late Fee Assessed	02-17-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$310,550.90	\$0.00	\$0.00	\$581.51	\$225.71	\$33.00
Inspection Fee	01-21-2009	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$310,550.90	\$0.00	\$0.00	\$581.51	\$168.28	\$33.00
Payment	01-21-2009	11-01-2008	\$1,200.00	-\$610.35	\$1,678.84	\$0.00	\$131.51		\$310,550.90	\$0.00	\$0.00	\$581.51	\$168.28	\$22.00
Late Fee Assessed	01-16-2009		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$309,940.55	\$0.00	\$0.00	\$450.00	\$168.28	\$22.00
Payment	12-30-2008	11-01-2008	\$350.00	\$0.00	\$0.00	\$0.00	\$350.00		\$309,940.55	\$0.00	\$0.00	\$450.00	\$110.85	\$22.00
Inspection Fee	12-26-2008	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$309,940.55	\$0.00	\$0.00	\$100.00	\$110.85	\$22.00
Late Fee Assessed	12-16-2008		\$57.43	\$0.00	\$0.00	\$0.00	\$0.00	\$57.43	\$309,940.55	\$0.00	\$0.00	\$100.00	\$110.85	\$11.00
Payment	12-16-2008	11-01-2008	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00		\$309,940.55	\$0.00	\$0.00	\$100.00	\$53.42	\$11.00
Pa	11-24-2008	10-01-2008	\$1,083.49	-\$639.11	\$1,707.60	\$0.00	\$0.00		\$309,940.55	\$0.00	\$0.00	-\$150.00	\$53.42	\$11.00
Inspection Fee	11-24-2008	11-30-2012	\$11.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.00	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$53.42	\$11.00
Fee Payment	11-24-2008		-\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
IVR Pmt Fee	11-24-2008		\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	11-17-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$309,301.44	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	10-09-2008	09-01-2008	\$1,068.49	-\$699.54	\$1,768.03	\$0.00	\$0.00		\$309,301.44	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	10-09-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$308,601.90	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Web Pmt Fee	10-09-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$308,601.90	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Payment	09-02-2008	08-01-2008	\$1,068.49	-\$759.33	\$1,827.82	\$0.00	\$0.00		\$308,601.90	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	09-02-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	09-02-2008		-\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$53.42	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Web Pmt Fee	09-02-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	08-18-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$307,842.57	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	07-22-2008	07-01-2008	\$1,068.49	-\$818.43	\$1,886.92	\$0.00	\$0.00		\$307,842.57	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	07-22-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	07-22-2008		-\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$53.42	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Web Pmt Fee	07-22-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	07-16-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$307,024.14	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	06-20-2008	06-01-2008	\$1,068.49	-\$876.82	\$1,945.31	\$0.00	\$0.00		\$307,024.14	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	06-20-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	06-20-2008		-\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$53.42	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Web Pmt Fee	06-20-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$58.42	\$0.00
Late Fee Assessed	06-16-2008		\$53.42	\$0.00	\$0.00	\$0.00	\$0.00	\$53.42	\$306,147.32	\$0.00	\$0.00	-\$150.00	\$53.42	\$0.00
Payment	05-15-2008	05-01-2008	\$1,068.49	-\$934.47	\$2,002.96	\$0.00	\$0.00		\$306,147.32	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Fee Payment	05-15-2008		-\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.00	\$305,212.85	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00
Web Pmt Fee	05-15-2008		\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	\$305,212.85	\$0.00	\$0.00	-\$150.00	\$5.00	\$0.00
Payment	04-14-2008	04-01-2008	\$1,073.49	-\$991.34	\$2,059.83	\$0.00	\$0.00		\$305,212.85	\$0.00	\$0.00	-\$150.00	\$0.00	\$0.00

[illegible]

Exhibit “C”

Primary Phone Number: (555) 555-5555
Secondary Phone Number: (555) 555-5555

Property Address: 5950 LA CASTANA WAY,
SACRAMENTO, CA 95823

#BWNDXCT
#6684027532003079#

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823

Account Information	
Account Information as of	07/18/13
Loan Number	3002357204
Interest Rate	4.000%
Principal Balance	\$299,425.11
Escrow Balance	\$.00
Unapplied Funds	\$515.21
Funds Advanced by IMS (1,2)	\$156.00
Principal Paid YTD	\$3,123.92
Interest Paid YTD	\$5,021.73
Property Taxes Paid YTD	\$.00
Hazard Insurance Paid YTD	\$.00

For statement questions,
please call Customer Service at
1.800.781.7399

Payment Information					Your Account is now 5 Payments Past Due.
08/01/13 Payment Options	Minimum(A)	Interest Only(B)	Fully Amortized(C)	15 Yr Amortized(C)	
Principal and/or Interest	\$1,629.13	Not applicable	Not applicable	Not applicable	Additional Information 1 Unless otherwise agreed upon, additional funds may be applied to advances prior to being applied to fees/charges. 2 Itemized detail available upon request. 3 Payment calculation includes Late Charge fee.
Escrow	\$.00				
Optional Products(2)	\$.00				
Other(2)	\$.00				
Payment Amount	\$1,629.13				
Past Due Payment(s)	\$8,145.65				
Total Payments Due	\$9,774.78				
Unpaid Late Charges	\$162.92				
Returned Payment Fees	\$.00				
Other Unpaid Charges(2)	\$.00				
Funds Advanced by IMS (1,2)	\$156.00				
Total Amount Due	\$10,093.70				
After 08/16/13 please pay: (3)	\$10,175.16				

Transactions Since Last Statement						
Date	Transaction	Total	Principal/Deferred Interest (D)	Interest	Escrow	Fees/Misc.
07/16/13	Fee Assessment					81.46-

Important Messages

ONLINE ACCESS TO YOUR LOAN INFORMATION IS JUST A CLICK AWAY !
To find out more, see the back of this statement.

(A) Minimum P&I Payment This is the minimum amount that must be paid. As the interest rate may change monthly, this "minimum" payment amount may not be enough to pay all of the monthly interest due. If this occurs, the unpaid interest is then added to your loan balance.

(B) Interest Only Payment Payment applied only to interest due for month. No funds are included to reduce the loan's principal balance. Payment option is only available if the interest only amount due is at least as much as the minimum payment amount due.

(C) Fully or 15-Year Amortized Payment The principal and interest due. It is calculated using the current interest (determined by adding index plus margin) and the balance over the remaining term of the loan.

(D) Principal/Deferred Interest Positive amounts in this section mean the loan balance has decreased. Negative amounts in this section mean the monthly interest due was not satisfied with the last payment resulting in an increased loan balance.

IndyMac Mortgage Services, a division of OneWest Bank, FSB®

Payment Summary				
ANTHONY P DICUS		Loan Number 3002357204		
03/01/13 Payment Information				
Payment Options:	Minimum Payment	Interest Only	Fully Amortized	15 - Year Amortized
Total Payments Due: After 08/16/13	\$9,774.78 \$9,856.24	N/A	N/A	N/A
Total Amount Due: After 08/16/13	\$10,093.70 \$10,175.16			

Payments will be applied in the order specified in your mortgage documents. If sending additional funds, please indicate below how to apply funds.

+ Additional Principal:	\$	
+ Additional Escrow:	\$	
+ Late Charges/Fees:	\$	
+ Other:	\$	
= Total Amount Enclosed:	\$	

☐ Check this box if name, mailing address, or telephone number have recently changed. Please complete form on the reverse side.

INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

Exhibit “D”

Law Office
Ronald H. Freshman, Esq.

3040 Skycrest Drive
Fallbrook, CA 92028
Office 858-756-8288
Fax 206-424-0744
ronfreshman@gmail.com

Date: July 29, 2013

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
Attention: James Hougham
Default Escalation Specialist
2900 Esperanza Crossing
Austin, TX 78758

Via: U.S. Mail - Certificate of Mailing

Re: OCC Case Number 02903715
Anthony P. Dicus
Purported Loan #3002357204

Correspondence received; dated July 24, 2013
Address: 5950 La Castana Way
Sacramento, CA 95823

DISPUTE OF DEBT

Dear Mr. Hougham:

This letter is in response to the letter we received from you dated July 24, 2013 regarding our client, Mr. Dicus' and his complaint filed with the OCC.

Your letter contains misstated facts and ignores bankruptcy court orders.

Contrary to the information provided in your letter, you have misapplied Mr. Dicus' payments in contravention of the U.S. Bankruptcy Court order and Chapter 13 discharge of Mr. Dicus' debts which include satisfaction of all arrearages you claim remain delinquent.

Pursuant to said order, Mr. Dicus' arrearages and payments were deemed by the Court to be current as of July 20, 2012 (see enclosure).

By your own records, subsequent to said order, you received the following:

1. 08-15-2012 - \$1,148.62, claiming a due date of 04-01-2012;
2. 08-15-2012 - \$1,629.13, claiming a due date of 05-01-2012;
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4. 11-01-2012 - \$1,629.13, claiming a due date of 07-01-2012;
6. 12-04-2012 - \$1,629.13, claiming a due date of 08-01-2012;
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8. 01-23-2012 - \$1,629.13, claiming a due date of 10-01-2012;
9. 03-04-2013 - \$1,629.13, claiming a due date of 11-01-2012;
10. 04-03-2013 - \$1,629.13, claiming a due date of 12-01-2012;
11. 04-29-2013 - \$1,629.13, claiming a due date of 01-01-2013;
12. 05-28-2013 - \$1,629.13, claiming a due date of 02-01-2013; which is the last

payment on your schedule (sent), due to OWB's refusal to accept Mr. Dicus' June payment, claiming it was not enough to "BRING YOUR LOAN CURRENT" (See enclosure).

From the July 20, 2012 order, in which the Court ruled Mr. Dicus' payments were current and arrearages paid, through May 1st of your schedule, 10 payments were due to be paid and 11 payments have been paid. In fact, you have been overpaid based on on your own schedule and the Court order. OWB has misapplied all Mr. Dicus' payments since.

All your junk fees, late fees and such have been illegally added; the only payment not on your schedule, Mr. Dicus also paid timely but OWB refused to accept it when paid (see enclosure.)

We are attempting to correct your records but you continue to allege Mr. Dicus is delinquent and in "default" when he is not.

Find enclosed the "MOTION TO DEEM CURRENT" and resulting "CIVIL MINUTE ORDER" which discharged and satisfied all payments to OWB as of July 20, 2012.

Please confirm in writing and rectify your accounting mistakes and misapplication of Mr. Dicus' payments; remove any and all late payment and "junk" fees; and correct any erroneous corresponding credit reporting information provided to all three repositories.

Let us know if you are incapable of correcting your records so we can determine if a new lawsuit needs to be filed or the bankruptcy case reopened to address OWB's violation and contempt of the bankruptcy discharge injunction.

Mr. Dicus has incurred and continues to incur, far too many legal fees he should not have to, merely because of OWB's accounting incompetence and refusal to comply with the Court Order.

Please advise your disposition of these issues forthwith as OWB's intimidation and infliction of emotional distress on the Dicus family is appearing to be intentional rather than merely negligent by refusing to accept Mr. Dicus' payment(s) and the constant threats to pursue foreclosing on the Dicus' home. OWB's accounting irregularities, in our view, is a breach of contract (should one be determined to exist between OWB and Mr. Dicus *et al.*) and tortious.

Time is of the essence in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronald H. Freshman". The signature is fluid and cursive, with a large, stylized "R" at the beginning.

Ronald H. Freshman, Esq.
Attorney for Anthony P. Dicus

Enclosures
CC: APD; OCC

This is an attempt to correct your records. Any information obtained will be used for that purpose.

THE LAW OFFICES OF AARON C. KOENIG

Aaron C. Koenig SBN 255387
331 J. Street, Ste 200
Sacramento, California 95814
Telephone: 916-443-1009

Attorney For Debtors

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF CALIFORNIA

SACRAMENTO DIVISION

In re:) Case No.: 2009-35241-B-13J
)
ANTHONY P. DICUS) MCN: ACK-7
)
AND LILIA E. LOPEZ,) MOTION TO DEEM CURRENT
)
Debtors)
	DATE: December 4, 2012
	TIME: 9:32 a.m.
	JUDGE: Hon. Thomas Holman
	LOCATION: 501 I Street,
	6th Floor, Courtroom 32
	Sacramento, CA 95814

MOTION TO DEEM CURRENT

The Debtors, Anthony P. Dicus and Lilia E. Lopez, by and through their attorney, Aaron C. Koenig, move this Court to grant the Motion to Deem Current for post-petition amounts. This motion is being filed pursuant to FRBP 3002.1

1. The Debtors filed their Chapter 13 bankruptcy case on July 22, 2009. The debtor's 1st Amended Plan was confirmed on November 13, 2009. There were no other amended or modified plans filed or confirmed.

1 2. Pursuant to the confirmed plan, the debtor's classified the
2 holder of their first mortgage as a Class 1 Claim. The monthly
3 contract installment was listed at \$1,148.62. See Exhibit A.

4 3. On October 5, 2009 the holder of the 1st mortgage filed a
5 claim listing the monthly contract installment to be \$1,148.62.
6 See Exhibit B.

7 4. The debtor has made every payment required under the Plan
8 and made his last payment on July 25, 2012. On August 1, 2012
9 the trustee issued a notice of completed plan payments stating
10 that the debtor has made every payment required under the plan.
11 See Exhibit C

12 5. On September 11, 2012, the trustee filed a Notice of Final
13 Cure Mortgage Payment. On October 1, 2012, the holder of the 1st
14 mortgage filed a response to the final cure payment and stated
15 that the debtor was not current on his ongoing monthly mortgage
16 statement and owed \$8,780.90 in post-petition payments. On the
17 creditors response the ongoing monthly mortgage payment is
18 listed at \$1,629.13. See Exhibit D

19 6. Pursuant to FRBP 3002.1(h), on motion by the debtor or the
20 trustee "the Court shall, after notice and hearing" determine
21 whether the debtor has cured the default and paid all required
22 post petition amounts."

23 7. In our case the debtor has satisfied his burden in proving
24 that he has paid all post-petition amounts. First, the Plan and
25 the 1st filed claim both state that the ongoing monthly mortgage
payment is \$1,148.62. Second, the trustee has issued a notice
that all payments that have been required have been made.

1 Third, the holder of the 1st deed of trust has not filed any
2 statement with the court or mailed to the trustee any notice
3 that the mortgage payment has increased. Pursuant to FRBP
4 3002.1(b), a creditor is required to file with the court and
5 serve upon the trustee when there has been any change in the
6 payment amount no later than 21 days before the payment is due.
7 In our case, no such document was ever filed with the court and
8 attached as a document to the original filed claim.

8 8. Therefore, since the debtor has made all of the required
9 post-petition payments according to the creditors filed claim
10 and no notice was ever given to the trustee or the court
11 regarding a change in the payment amount, the court should deem
12 the debtor current on all post-petition amounts.

13 WHEREFORE, the Debtor respectfully requests that the Court
14 enter an order that the debtor has paid all post-petition
15 amounts that were required.

16 Dated: October 18, 2012

17
18 THE LAW OFFICES OF AARON C. KOENIG

19 BY: /s/Aaron C. Koenig
20 Aaron C. Koenig
21 Attorney for Debtor
22
23
24
25

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
CIVIL MINUTE ORDER**

Case Title :	Anthony P. Dicus and Lilia E. Lopez	Case No :	09-35241 – B – 13J
		Date :	12/4/12
		Time :	09:32
Matter :	[69] – Motion/Application to Deem Current [ACK-7] Filed by Debtor Anthony P. Dicus, Joint Debtor Lilia E. Lopez (msts)		
Judge :	Thomas Holman		
Courtroom Deputy :	Sheryl Arnold		
Reporter :	Diamond Reporters		
Department :	B		

APPEARANCES for :
Movant(s) :
Respondent(s) :

CIVIL MINUTE ORDER

The matter was unopposed. The court made the following ruling without findings.

IT IS ORDERED that the motion is granted. Pursuant to Fed. R. Bankr. P. 3002.1(h), the court finds that as of July 20, 2012, the date of completion of the confirmed chapter 13 plan, the debtors have cured the pre-petition default owed to and have paid all required ongoing monthly post-petition payments that came due during the term of the confirmed plan to secured creditor OneWest Bank, FSB. Except as so ordered, the motion is denied.

IndyMac Mortgage Services, a division of OneWestBank*, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

July 10, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 8227.11

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
PO Box 4045
Kalamazoo, MI 49003-4045

If you make a payment by personal check and it is returned to us for insufficient funds or for any reason, your loan will not be brought current. We reserve the right to accept or reject a partial payment of the Total You Must Pay to Bring Your Loan Current listed above, without waiving any of our rights herein or otherwise.

If you are facing financial challenges, it is important that we work together to find an alternative solution.

Please contact us immediately to discuss possible solutions by calling 1.800.781.7399 today. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. We are committed to working with you toward a positive solution.

If you are having difficulty making your contractual mortgage payments due to your current financial situation, we suggest you contact a HUD-approved housing counselor for counseling services. For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287. These services are usually free of charge.

Other resources available to help prevent foreclosure:
IndyMac Mortgage Services, a division of OneWest Bank, FSB has a number of programs designed to help borrowers who are struggling to make their mortgage payment. We are committed to understanding your situation and working with you in an effort to determine if you are eligible for homeowner preservation options. Information on our programs is available on our website at www.indymacmortgageservices.com. We look forward to helping you with a solution for your financial situation.

Respectfully,

Loan Resolution Department
IndyMac Mortgage Services, a Division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTIONAL USE*

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



Listed below are the security features provided on this document which meets and/or exceeds industry guidelines.

Security Features:	Description / Fraud Indicator:
Security Watermark	Reflective, white opaque ink readable when held at an angle, viewed under UV light, or rubbed with coin.
Microprinting	Reduced lines of type on front sides of check appear as a solid line until viewed under magnification.
Chemical Sensitization	Colored stain(s) on either or both sides of check indicate possible chemical alteration.
Invisible Fluorescent Fibers	Invisible fibers on surface of check become visible under UV light.
Toner Retention Treatment	Ink is bonded to surface of check. Surface disturbance indicates possible alteration.
Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.

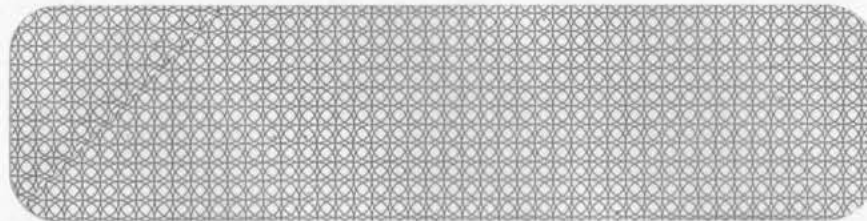
IndyMac Mortgage Services, a division of Wells Fargo Bank, N.A. **INDY 462 * 07-11-2013**
 P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd 7/15/13

PRESORTED
FIRST CLASS



UNITED STATES POSTAGE
FINNEY BOWES
 02 1M **\$ 00.40⁵**
 0008000813 JUL 10 2013
 MAILED FROM ZIP CODE 49512



27 EAG-GMB 95823



CHASE

CHASE ONLINE BILL PAYMENT
 PO BOX 15944
 WILMINGTON DE 19850-594
 (800) 472-6236

Apply to Acct **3002357204**
 ANTHONY DICUS
 5950 LA CASTANA WAY
 SACRAMENTO CA 95823-5621

264118208
 25-3/440
06-28-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

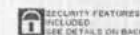
Dollars



To
the
Order
of

00494 BPC 001 019 13179 - 264118208 24 OF 24
 INDYMAC MORTGAGE SERVICES
 PO BOX 78826
 PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Christy J. Mainella

JPMorgan Chase Bank, N.A. Columbus, Ohio

264118208 0044000037

658533013

Exhibit “38”

Law Office
Ronald H. Freshman, Esq.

3040 Skycrest Drive
Fallbrook, CA 92028
Office 858-756-8288
Fax 206-424-0744
ronfreshman@gmail.com

Date: July 29, 2013

IndyMac Mortgage Services,
a division of OneWest Bank, FSB
Attention: James Hougham
Default Escalation Specialist
2900 Esperanza Crossing
Austin, TX 78758

Via: U.S. Mail - Certificate of Mailing

Re: OCC Case Number 02903715
Anthony P. Dicus
Purported Loan #3002357204

Correspondence received; dated July 24, 2013
Address: 5950 La Castana Way
Sacramento, CA 95823

DISPUTE OF DEBT

Dear Mr. Hougham:

This letter is in response to the letter we received from you dated July 24, 2013 regarding our client, Mr. Dicus' and his complaint filed with the OCC.

Your letter contains misstated facts and ignores bankruptcy court orders.

Contrary to the information provided in your letter, you have misapplied Mr. Dicus' payments in contravention of the U.S. Bankruptcy Court order and Chapter 13 discharge of Mr. Dicus' debts which include satisfaction of all arrearages you claim remain delinquent.

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Ronald H. Freshman, Esq.
Attorney for Anthony P. Dicus

Enclosures
CC: APD; OCC

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THE LAW OFFICES OF AARON C. KOENIG

Aaron C. Koenig SBN 255387
331 J. Street, Ste 200
Sacramento, California 95814
Telephone: 916-443-1009

Attorney For Debtors

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF CALIFORNIA

SACRAMENTO DIVISION

In re:) Case No.: 2009-35241-B-13J
)
ANTHONY P. DICUS) MCN: ACK-7
)
AND LILIA E. LOPEZ,) MOTION TO DEEM CURRENT
)
Debtors)
	DATE: December 4, 2012
	TIME: 9:32 a.m.
	JUDGE: Hon. Thomas Holman
	LOCATION: 501 I Street,
	6th Floor, Courtroom 32
	Sacramento, CA 95814

MOTION TO DEEM CURRENT

The Debtors, Anthony P. Dicus and Lilia E. Lopez, by and through their attorney, Aaron C. Koenig, move this Court to grant the Motion to Deem Current for post-petition amounts. This motion is being filed pursuant to FRBP 3002.1

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1 2. Pursuant to the confirmed plan, the debtor's classified the
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3 contract installment was listed at \$1,148.62. See Exhibit A.

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5 claim listing the monthly contract installment to be \$1,148.62.
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8 and made his last payment on July 25, 2012. On August 1, 2012
9 the trustee issued a notice of completed plan payments stating
10 that the debtor has made every payment required under the plan.
11 See Exhibit C

12 5. On September 11, 2012, the trustee filed a Notice of Final
13 Cure Mortgage Payment. On October 1, 2012, the holder of the 1st
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15 that the debtor was not current on his ongoing monthly mortgage
16 statement and owed \$8,780.90 in post-petition payments. On the
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18 listed at \$1,629.13. See Exhibit D

19 6. Pursuant to FRBP 3002.1(h), on motion by the debtor or the
20 trustee "the Court shall, after notice and hearing" determine
21 whether the debtor has cured the default and paid all required
22 post petition amounts."

23 7. In our case the debtor has satisfied his burden in proving
24 that he has paid all post-petition amounts. First, the Plan and
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7 In our case, no such document was ever filed with the court and
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10 and no notice was ever given to the trustee or the court
11 regarding a change in the payment amount, the court should deem
12 the debtor current on all post-petition amounts.

13 WHEREFORE, the Debtor respectfully requests that the Court
14 enter an order that the debtor has paid all post-petition
15 amounts that were required.

16 Dated: October 18, 2012

17
18 THE LAW OFFICES OF AARON C. KOENIG

19 BY: /s/Aaron C. Koenig
20 Aaron C. Koenig
21 Attorney for Debtor
22
23
24
25

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
CIVIL MINUTE ORDER**

Case Title :	Anthony P. Dicus and Lilia E. Lopez	Case No :	09-35241 – B – 13J
		Date :	12/4/12
		Time :	09:32
Matter :	[69] – Motion/Application to Deem Current [ACK-7] Filed by Debtor Anthony P. Dicus, Joint Debtor Lilia E. Lopez (msts)		
Judge :	Thomas Holman		
Courtroom Deputy :	Sheryl Arnold		
Reporter :	Diamond Reporters		
Department :	B		

APPEARANCES for :
Movant(s) :
Respondent(s) :

CIVIL MINUTE ORDER

The matter was unopposed. The court made the following ruling without findings.

IT IS ORDERED that the motion is granted. Pursuant to Fed. R. Bankr. P. 3002.1(h), the court finds that as of July 20, 2012, the date of completion of the confirmed chapter 13 plan, the debtors have cured the pre-petition default owed to and have paid all required ongoing monthly post-petition payments that came due during the term of the confirmed plan to secured creditor OneWest Bank, FSB. Except as so ordered, the motion is denied.

IndyMac Mortgage Services, a division of OneWestBank*, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

July 10, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 8227.11

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
PO Box 4045
Kalamazoo, MI 49003-4045

If you make a payment by personal check and it is returned to us for insufficient funds or for any reason, your loan will not be brought current. We reserve the right to accept or reject a partial payment of the Total You Must Pay to Bring Your Loan Current listed above, without waiving any of our rights herein or otherwise.

If you are facing financial challenges, it is important that we work together to find an alternative solution.

Please contact us immediately to discuss possible solutions by calling 1.800.781.7399 today. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. We are committed to working with you toward a positive solution.

If you are having difficulty making your contractual mortgage payments due to your current financial situation, we suggest you contact a HUD-approved housing counselor for counseling services. For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287. These services are usually free of charge.

Other resources available to help prevent foreclosure:
IndyMac Mortgage Services, a division of OneWest Bank, FSB has a number of programs designed to help borrowers who are struggling to make their mortgage payment. We are committed to understanding your situation and working with you in an effort to determine if you are eligible for homeowner preservation options. Information on our programs is available on our website at www.indymacmortgageservices.com. We look forward to helping you with a solution for your financial situation.

Respectfully,

Loan Resolution Department
IndyMac Mortgage Services, a Division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

ENDORSE HERE

X

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RESERVED FOR FINANCIAL INSTITUTIONAL USE*

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



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Chemical Sensitization	Colored stain(s) on either or both sides of check indicate possible chemical alteration.
Invisible Fluorescent Fibers	Invisible fibers on surface of check become visible under UV light.
Toner Retention Treatment	Ink is bonded to surface of check. Surface disturbance indicates possible alteration.
Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.

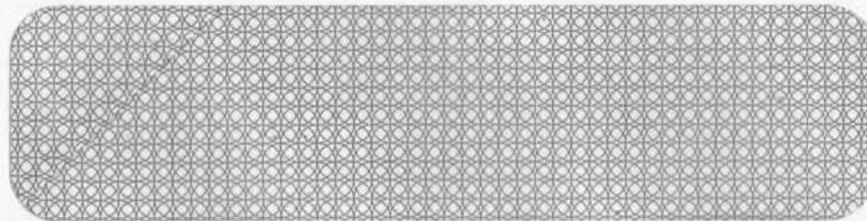
IndyMac Mortgage Services, a division of Wells Fargo Bank, N.A. **INDY 462 * 07-11-2013**
P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd 7/15/13

PRESORTED
FIRST CLASS



UNITED STATES POSTAGE
EAGLE
FITNEY BOWES
02 1M \$ 00.40⁵
0008000813 JUL 10 2013
MAILED FROM ZIP CODE 49512



27 EAG-GMB 95823



CHASE

CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850-594
(800) 472-6236

Apply to Acct **3002357204**
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

264118208
25-3/440
06-28-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

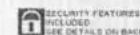
Dollars



To
the
Order
of

00494 BPC 001 019 13179 - 264118208 24 OF 24
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Christy J. Mainella

JPMorgan Chase Bank, N.A. Columbus, Ohio

264118208 004000037

658533013

Exhibit “39”

IndyMac Mortgage Services, a division of OneWestBank®, FSB
P.O. Box 4045 • Kalamazoo, MI 49003-4045

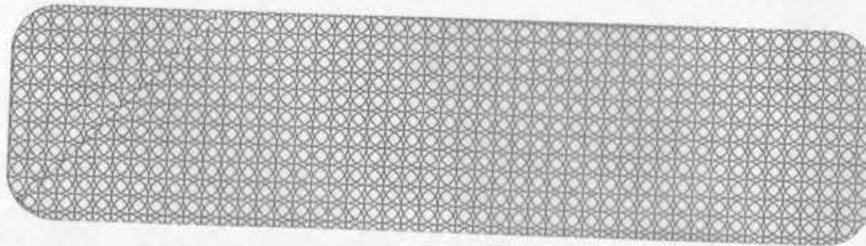
*MAIL AT INDY 462 * 08/07/2013

PRESORTED
FIRST CLASS

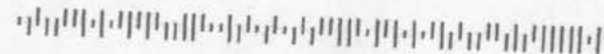


02 1R \$ 00.40⁶
0002009267 AUG 06 2013
MAILED FROM ZIP CODE 49512

Rec'd 8/10/13



55 CDD-GMB 95823



CHASE

CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850--594
(800) 472-6236

Apply to Acct **3002357204**

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

T8/12F

268744140

25-3/440

07-26-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

Dollars



To
the
Order
of

00440 BPC 001 019 13207 - 268744140 20 OF 24
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Cliff J. Mauriello

JPMorgan Chase Bank, N.A. Columbus, Ohio

⑈ 268 744 140 ⑈ ⑈ 044000037⑈

658533013⑈

ENDORSE HERE

X

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042 020 2111559017

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IndyMac Mortgage Services, a division of OneWestBank®, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

August 05, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 9937.70

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
PO Box 4045
Kalamazoo, MI 49003-4045

If you make a payment by personal check and it is returned to us for insufficient funds or for any reason, your loan will not be brought current. We reserve the right to accept or reject a partial payment of the Total You Must Pay to Bring Your Loan Current listed above, without waiving any of our rights herein or otherwise.

If you are facing financial challenges, it is important that we work together to find an alternative solution.

Please contact us immediately to discuss possible solutions by calling 1.800.781.7399 today. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. We are committed to working with you toward a positive solution.

If you are having difficulty making your contractual mortgage payments due to your current financial situation, we suggest you contact a HUD-approved housing counselor for counseling services.

For a HUD-approved counselor, visit:
<http://www.hud.gov/offices/hsg/sfh/hcc/fc>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287. These services are usually free of charge.

Other resources available to help prevent foreclosure:

IndyMac Mortgage Services, a division of OneWest Bank, FSB has a number of programs designed to help borrowers who are struggling to make their mortgage payment. We are committed to understanding your situation and working with you in an effort to determine if you are eligible for homeowner preservation options. Information on our programs is available on our website at www.indymacmortgageservices.com. We look forward to helping you with a solution for your financial situation.

Respectfully,

Loan Resolution Department
IndyMac Mortgage Services, a Division of OneWest Bank, FSB

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

Exhibit “40”

Home Loan Servicing
6900 Beatrice Drive
Kalamazoo, MI 49009

08/07/2013

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

RE: Loan Number: 3002357204
Property Address: 5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Dear ANTHONY DICUS:

We would like to assess your financial situation and explore potential options that may be available to you to avoid foreclosure. Please contact us as soon as possible for this purpose.

You may contact us by phone toll-free at 1-877-908-4357 during business hours to discuss potential options for avoiding foreclosure. Our representatives will be available to speak to you if you call this toll-free number during business hours.

You may also obtain homeowner counseling by calling 1-800-569-4287 toll-free to receive a list of HUD-certified housing counseling agencies in your area.

Additional resources are available to you at our web site at the following link:

<http://www.owb.com/PaymentAssist/>

Please contact us to assess your financial situation and explore potential options that may be available to you to avoid foreclosure.

Sincerely,

IndyMac Mortgage Services, a division of OneWest Bank, FSB
Loan Resolution

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.



OneWest Bank

2275431490

rec'd
8/12/13

FRM-121 95823



IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 9042
Temecula, CA 92589-9042



2275431491

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 4045
Kalamazoo, MI 49003-4045

20130808-72

|||||
LILIA E DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

Send Correspondence to:
IndyMac Mortgage Services
a Division of One West Bank ®
PO Box 4045
Kalamazoo, MI 49003-4045

rec'd 8/12/13

She's not on the
loan ... why is she
getting anything anyways?



Home Loan Servicing
6900 Beatrice Drive
Kalamazoo, MI 49009

08/07/2013

LILIA E DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

RE: Loan Number: 3002357204
Property Address: 5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Dear LILIA E DICUS:

We would like to assess your financial situation and explore potential options that may be available to you to avoid foreclosure. Please contact us as soon as possible for this purpose.

You may contact us by phone toll-free at 1-877-908-4357 during business hours to discuss potential options for avoiding foreclosure. Our representatives will be available to speak to you if you call this toll-free number during business hours.

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Loan Resolution

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OneWest Bank

2225431491

Rec'd
8/12/13

FBI-IP1

95629

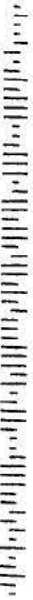


Exhibit “41”

IndyMac Mortgage Services, a division of OneWestBank®, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

September 04, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

rec'd 9/7/13

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 11648.29

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
PO Box 4045
Kalamazoo, MI 49003-4045

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Respectfully,

Loan Resolution Department
IndyMac Mortgage Services, a Division of OneWest Bank, FSB

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CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850--594
(800) 472-6236

Apply to Acct 3002357204
Case 14-02127 Filed 05/19/14 Doc 15
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

273781521

25-3/440

08-26-2013

78/30



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

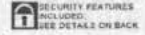
Dollars



To
the
Order
of

00719 BPC 001 019 13238 - 273781521 24 OF 24
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Cliffy J. Maurella
JPMorgan Chase Bank, N.A. Columbus, Ohio

⑈ 273781521⑈ ⑆044000037⑆

658533013⑈

ENDORSE HERE

X

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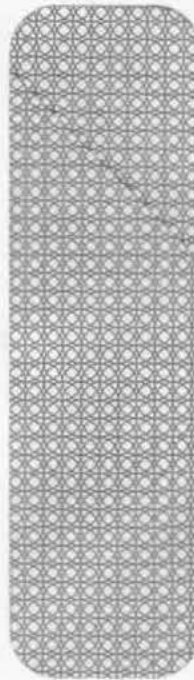
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Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.

IndyMac Mortgage Services, a division of OneWestBank[®], FSB
P.O. Box 4045 • Kalamazoo, MI 49003-4045



SE

CAG-CMB

95623



rec'd
9/7/13

09-05-2013



ZIP 49512
04112203069

neopost[®] FIRST-CLASS MAIL
09/04/2013 AUTO
US POSTAGE \$000.40⁵

Exhibit “42”

IndyMac Mortgage Services, a division of OneWest Bank, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

September 27, 2013

Anthony P Dicus
 5950 LA Castana Way
 Sacramento CA 95823 0000

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 11729.75

You may make your payment by money order, certified or cashier's check, or by personal check. Please make your check payable to "Indymac Mortgage Services" and mail it to the following address:

Indymac Mortgage Services, A Division of OneWest Bank
 PO Box 4045
 Kalamazoo, MI 49003-4045

If you make a payment by personal check and it is returned to us for insufficient funds or for any reason, your loan will not be brought current. We reserve the right to accept or reject a partial payment of the Total You Must Pay to Bring Your Loan Current listed above, without waiving any of our rights herein or otherwise.

If you are facing financial challenges, it is important that we work together to find an alternative solution.

Please contact us immediately to discuss possible solutions by calling 1.800.781.7399 today. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. We are committed to working with you toward a positive solution.

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For a HUD-approved counselor, visit:
<http://www.hud.gov/offices/hsg/sfh/hcc/fc>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287. These services are usually free of charge.

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Respectfully,

Loan Resolution Department
 IndyMac Mortgage Services, a Division of OneWest Bank, FSB

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IndyMac Mortgage Services, a division of OneWest Bank[®], FSB

P.O. Box 4045 • Kalamazoo, MI 49003-4045

Case 14-02127 Filed 05/19/14 Doc 15

09-30-2013

FIRST-CLASS

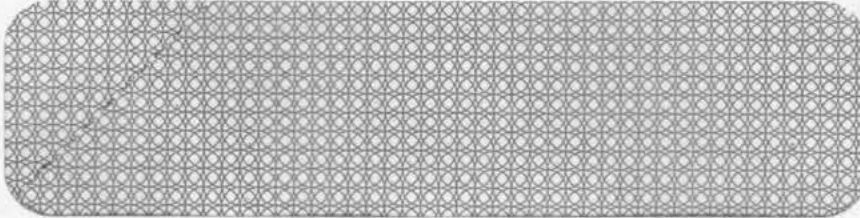
09/27/2013

US POSTAGE \$000.41



ZIP 495
041L12203

Rec'd 10/3/13



55 1AC-GMB 95823



CHASE

CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850-594
(800) 472-6236

Apply to Acct **3002357204**

ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

278219787

25-3/440

09-23-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

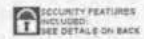
Dollars



To
the
Order
of

00772 BPC 001 019 13266 - 278219787 9 OF 24
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Clifford J. Murrell
JPMorgan Chase Bank, N.A. Columbus, Ohio

⑈ 278219787 ⑈ ⑆044000037⑆

658533013⑈

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Exhibit “43”

IndyMac Mortgage Services, a division of OneWestBank®, FSB

Home Loan Servicing • P.O. Box 4045 • Kalamazoo, MI 49003-4045

September 04, 2013

Anthony P Dicus
5950 LA Castana Way
Sacramento CA 95823 0000

rec'd 9/7/13

RE: Loan Number: 3002357204

Thank you for your recent payment. However, we are returning this payment as the amount submitted does not represent the total amount due to bring your loan current at this time.

TOTAL YOU MUST PAY TO BRING YOUR LOAN CURRENT: \$ 11648.29

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PO Box 4045
Kalamazoo, MI 49003-4045

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Respectfully,

Loan Resolution Department
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CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850--594
(800) 472-6236

Apply to Acct 3002357204
Case 14-02127 Filed 05/19/14 Doc 15
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

273781521

25-3/440

08-26-2013

T8/30



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

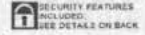
Dollars



To
the
Order
of

00719 BPC 001 019 13238 - 273781521 24 OF 24
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

\$1,629.13



Check Void After 90 Days

Cliffy J. Mauriello
JPMorgan Chase Bank, N.A. Columbus, Ohio

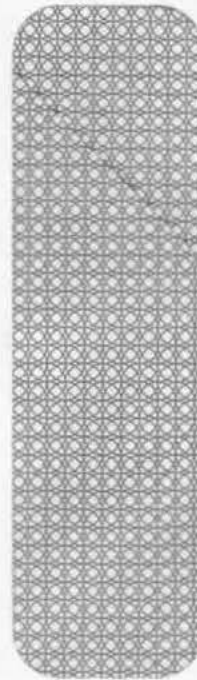
⑈ 273781521⑈ ⑆044000037⑆

658533013⑈

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTIONAL USE*



SE

CAC-CMB

95823



IndyMac Mortgage Services, a division of OneWestBank, FSB
P.O. Box 4045 • Kalamazoo, MI 49003-4045

rec'd
9/7/13

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



Listed below are the security features provided on this document which meets and/or exceeds industry guidelines.

Security Features:	Description / Fraud Indicator:
Security Watermark	Reflective, white opaque ink readable when held at an angle, viewed under UV light, or rubbed with coin.
Microprinting	Reduced lines of type on front sides of check appear as a solid line until viewed under magnification.
Chemical Sensitization	Colored stain(s) on either or both sides of check indicate possible chemical alteration.
Invisible Fluorescent Fibers	Invisible fibers on surface of check become visible under UV light.
Toner Retention Treatment	Ink is bonded to surface of check. Surface disturbance indicates possible alteration.
Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.



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04112203069

neopost
09/04/2013
FIRST-CLASS MAIL
AUTO
US POSTAGE \$000.40

09-05-2013

Exhibit “44”

IndyMac Mortgage Services.

a division of OneWest Bank®, FSB

6900 Beatrice Drive • Kalamazoo, MI 49009

October 17, 2013

#BWNDXCT

#6684027532003103#

002600SL100/R542



ANTHONY P DICUS

5950 LA CASTANA WAY

SACRAMENTO CA 95823-5621

MORTGAGE LOAN NUMBER: 3002357204**PROPERTY ADDRESS:** 5950 La Castana Way
Sacramento CA 95823

Your Adjustable Rate Mortgage is scheduled for an interest rate and payment change.

Your new minimum payment will be effective on December 01, 2013.

As per the terms of your note, your interest rate may have changed each month. Below is a history of interest rate changes that have occurred since the last payment change.

Interest and Index History

Payment Effective Date	Interest Rate	Index	Margin	Minimum Monthly Payment
12/13	4.00000%	0.14400%	3.80000%	\$1,629.13**
11/13	4.00000%	0.14900%	3.80000%	
10/13	4.00000%	0.15300%	3.80000%	
09/13	4.00000%	0.15900%	3.80000%	
08/13	4.00000%	0.16300%	3.80000%	
07/13	4.00000%	0.16900%	3.80000%	
06/13	4.00000%	0.17400%	3.80000%	
05/13	4.00000%	0.17800%	3.80000%	
04/13	4.00000%	0.17800%	3.80000%	
03/13	4.00000%	0.17500%	3.80000%	
02/13	4.00000%	0.17200%	3.80000%	
01/13	4.00000%	0.16600%	3.80000%	
12/12	4.00000%	0.16000%	3.80000%	

** New principal and interest payment calculated using a projected principal balance of \$293,669.38

Minimum Payment Option

This payment is considered the minimum principal and interest payment you are required to pay under the terms of your note. Effective with your **December 01, 2013** billing statement, your minimum monthly payment will be as follows:

Principal and interest payment	\$1,629.13
Escrow payment	\$0.00
Total monthly payment	\$1,629.13

Your December 01, 2013 payment is a fully amortized payment. As your loan's interest rate may vary from month to month, this fully amortized payment amount may become insufficient to payoff this loan at its maturity. If this occurs, any unpaid interest that is the result of the payment not sufficiently covering the interest due will be added to your balance.

The terms of your loan require that your principal and interest payment not increase or decrease by more than 7.50% from your previous principal and interest payment due to payment caps.

Amortized Principal and Interest Payment Option

For the month of December 2013, the above minimum payment amount is the same as the fully amortized principal and interest payment amount. To pay off your loan at maturity requires payment of the amortized principal and interest payment of \$1,629.13 with the total amount broken down as follows:

Principal and interest payment	\$1,629.13
Escrow payment	\$0.00
Total monthly payment	\$1,629.13

This fully amortized payment is only effective for the December 01, 2013 payment. Each future monthly interest rate change will also affect your fully amortized payment and these changes will be reflected in each billing statement.

Please note that this payment option is only available if the amortized payment amount due is at least as much as the minimum payment amount due.

Interest Only Payment Option

In addition to the Minimum Payment and Amortized Principal and Interest Payment options, you may be presented with the option to make an Interest Only Payment. Please note that this payment option is only available if the interest only amount due is at least as much as the minimum payment amount due.

If you have questions, please contact our Customer Service Department at 800.781.7399. Representatives are available Monday through Friday, from 8:00 a.m. until 9:00 p.m. (Eastern Time).

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for information purposes.

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE AND FEES
PAID
MAILED FROM
ZIP CODE 37229
PERMIT #3918

Exhibit “45”

Anthony Dicus 5950 La Castana Way Sacramento, Ca 95823 916-395-2326

November 6, 2013

Ocwen Loan Servicing, LLC
Attn: Customer Service Department
PO Box 24738
West Palm Beach, FL 33416-4738

Re: Ocwen Loan Number: 7191037055
Previous Loan Number: 3002357204
Property Address: 5950 La Castana Way
Sacramento, CA 95823

Dear Sirs:

Pursuant to your Notice of Servicing Transfer, find enclosed my first payment inclusive of:

1. The payment purportedly due on November 1, 2013 in the amount of \$1,629.13;
2. Past payments improperly rejected by OneWest Bank, FSB d/b/a IndyMac Mortgage Services, a division of OneWest Bank®, FSB ("OWB") for the payments purportedly due on 07/01/2013, 08/01/2013, 09/01/2013, 10/01/2013 in the amount of \$1,629.13 each.

The total amount therefore enclosed is \$8145.65. This payment thus brings the purported account current.

I have also received a "Notice of Default and Election to Sell Under Deed of Trust" ("NOD") which is improper as I was not then and am not now "in default." All my payments have been paid on time since the Order during my Bankruptcy and Order on my Motion to Deem Current as ruled on 12/10/2012. This means, OWB has been in violation of the discharge injunction while continuing to collect payments OWB claims were owed during the Bankruptcy and ruled current by the Court. OWB has wrongfully added all sorts of fees for its own accounting mistakes that must be removed.

I request that you facilitate filing a rescission of the NOD in order to alleviate further legal costs that will be incurred if you refuse to wrongfully reject my payments as OWB has done.

Notice of Legal Representation

You are further notified that I am represented by legal counsel. You have my express permission to discuss in my stead, any issues related to this purported account with my attorney Ronald H. Freshman who will also be sending you a Qualified Written Request on these issues with an accounting of the servicing mistakes made by OWB.

This is an Attempt to Settle This Account

Anthony Dicus 5950 La Castana Way Sacramento, Ca 95823 916-395-2326

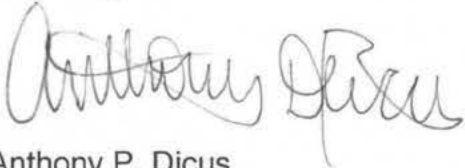
November 6, 2013

This is an Attempt to Settle This Account

I am providing this letter and payment(s) as part of settlement negotiations. Nothing contained herein may be used against me in any prejudicial way in any litigation or constitutes any admission on my part that 1) I am in default (I am not); 2) that you or anyone else is the actual "lender" or "holder" of the purported note or deed of trust allegedly executed at the time of financing the purported "loan" transaction; or that 3) you, OWB, Deutsche Bank National Trust Company as Trustee of the IndyMac INDX Mortgage Trust 2007-AR11, Mortgage Pass-Through Certificates, Series 2007-AR11 Under the Pooling and Servicing Agreement Dated April 1, 2007, have any right(s) authority(ies) or remedy(ies) under such purported note or deed of trust. I expressly reserve all rights to argue these points and others in any action against you or these other entities.

Time is of the essence in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony Dicus', written in a cursive style.

Anthony P. Dicus

Enclosures

This is an Attempt to Settle This Account

LILIA LOPEZ
 ANTHONY DICUS
 5950 LA CASTANA WAY
 SACRAMENTO, CA 95823-5621

9/11/13 19190

3222

DATE

11/6/13

PAY TO THE
 ORDER OF

Ocwen
 Eight thousand forty five

\$8145.65

65/100

DOLLARS

1

Security Features
 Included
 Please see back

CHASE

JPMorgan Chase Bank, N.A.
 www.Chase.com

MEMO

7/1/13, 8/1/13, 9/1/13
 Loan # 7191037055 10/1/13

Anthony Dicus

MP

⑆322271627⑆

413548954⑆0146

Anthony Dicus
 950 La Castana Way
 Sacramento, Ca 95823

Ocwen Loan Servicing, LLC
 Attn: Customer Service Department
 PO Box 24738
 West Palm Beach, FL 33416-4738



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

December 11, 2013

Rec'd
12/18/13

Anthony P. Dicus

5950 La Castana Way
Sacramento, CA 95823

RE: Loan Number: 7191037055
Property Address: 5950 La Castana Way
Sacramento, CA 95823

Dear Anthony P. Dicus :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You stated that you have sent us payments in the amount of \$1,629.13 and \$8,145.65 for the month of November 2013 to make your account current and requested us to review and ensure the application of these payments to the loan.

Response We acquired the servicing rights of the loan on November 4, 2013, from IndyMac Mortgage Servicers, with the loan due for the March 1, 2013 payment.

As per prior servicer data you had filed for Bankruptcy Chapter 13 on July 24, 2009, which was discharged on June 12, 2013.

Please note that, as per the review the response to the notice of final cure was filed on September 11, 2012 and response for the same was filed on October 1, 2012 stating the post petition due was in the amount of \$8780.90 and the due date reflecting on the loan is valid and correct.

A review of our records indicates that the funds received on November 5, 2013 and November 14, 2013, in the amount of \$1,629.13 and \$8,145.65 have been rejected and returned back to you.

Please be advised that if the loan is delinquent, we do not accept partial payments and the funds remitted towards the loan should be in the reinstatement amount, unless the loan is approved for an alternative payment option. In the event you remit a partial or uncertified payment, the same would be returned to the remitter. Accordingly the aforementioned payments were returned to the remitter.

We have submitted a request for a reinstatement quote with a good through date of December 20, 2013, to be sent to your attention. This will provide you with an itemized breakdown of the amount required to reinstate the loan. Please be advised there may be fees and expenses that are incurred, which will be assessed to the loan on a later date.

Please note that we have already updated our records to reflect Ronald H. Freshman, as authorized to receive information pertaining to the above loan.

For any further questions or concerns regarding the loan, you may contact our Customer Care Center at (800) 746-2936.

RRCMAINLTRM.13 1

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number: 7191037055

NMLS # 1852



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

Ahmed, Emad
Research Department
Ocwen Loan Servicing, LLC

RRCMAINLTRM.13 2

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number: 7191037055

NMLS # 1852



OCWEN

P.O. Box 24646
West Palm Beach, FL 33416-4646

rec'd 12/18/13

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FIRST CLASS MAIL

Research response

50 KXQF7P1 05023



Exhibit “46”



November 12, 2013

PAST DUE CONTACT NOTICE

Rec'd 11/18/13

07/9411/09/00 0007476 20131112 IKESH104LATE 1 02 DOM IKESH100007 155747 LT



ANTHONY P. DICUS
5950 La Castana Way
SACRAMENTO CA 95823-5621



Loan Number: 7191037055
Property Address: 5950 La Castana Way, Sacramento, CA 95823-0000

Dear Borrower(s):

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA:

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

At Ocwen, we strive to provide service that will exceed your expectations. Having complete and accurate information is the first step in ensuring you receive this service. We are here to build a mutually beneficial relationship, rectify any problems, resolve any issues, and assist you with your needs. Therefore, we are sending you this letter to inform you that our records indicate that your mortgage loan payment due on **03/01/2013** has not yet been received, and, unfortunately, your payment is now past due.

A late charge has been assessed on your account, which will reflect in the **CURRENT AMOUNT DUE** as of **11/12/13**. You are required to pay this late charge, unless you can document that the payment was made in full and on time.

ITEMIZATION OF CURRENT AMOUNT DUE

Principal and Interest Payment	\$14,662.17
Escrow Payment	\$0.00
Escrow Advances	\$0.00
Current Late Charges	\$407.30
CURRENT AMOUNT DUE	\$15,069.47

It is very important that you pay the **CURRENT AMOUNT DUE** immediately as this delinquency may result in adverse credit reporting and/or a formal demand notice for all amounts due on your loan. Payments must be made by Money Gram, Check or Money Order and made payable to Ocwen Loan Servicing, LLC. Please send all payments through one of the methods below:



LATE006

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS #: 1852

**PAYMENT REMITTANCE INFORMATION (always include Loan # 7191037055 with your payment)****Money Gram**

Receive Code: 2355
City: Orlando
St: FL
Loan # 7191037055

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

Important Notice for Customers in Colorado

Ocwen Loan Servicing, LLC maintains an office in Denver, Colorado that accepts in-person payments. For other account inquiries, please call us at (800) 746-2936 or visit our website www.ocwen.com

Address: 1776 S. Jackson Street, #900
Denver, CO 80210

Telephone: (303) 327-8955

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand.

If you are unable to make your payments, please contact our Customer Care Center immediately at **1-800-746-2936** to request a meeting with an associate to discuss mortgage assistance options and explore options to avoid foreclosure. We have enclosed a list of documentation you may want to have available before you call. Associates are available to assist you Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

Important Notice for Customers in Washington

You may contact the Department of Financial Institutions, the Washington State Bar Association, or the statewide civil legal aid hotline for possible assistance or referrals. Contact information for these resources is included in the Notice of Pre-Foreclosure Options enclosed with this letter.

Additionally, a HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at (800)569-4287 or consult HUD's website at www.HUD.gov.

Ocwen will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website at www.Ocwen.com where you can review your account and enter your financial information at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC



LATE006

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

10/06/11 15:30 0007476 20131112 RESHT04 LATE -1 02 DOM RESHT0000 155747 LT

NMLS #: 1852

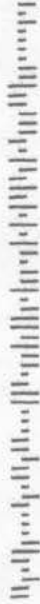
rec'd 11/18/13

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APS
46206

P.O. Box 24646
West Palm Beach, FL 33416-4646



ACPUPI 95823



O C W E N

Exhibit “47”



OCWEN Loan Servicing, LLC
PO Box 24726
West Palm Beach, FL 33416-4726

Website: WWW.OCWEN.COM

rec'd 11/16/13

November 12, 2013

Anthony P Dicus
5950 La Castana Way
Sacramento, CA 95823

Re: INSUFFICIENT TO CURE DEFAULT
Loan Number: 7191037055

Dear Mortgagor(s):

Ocwen recently received funds for your loan in the amount of \$ 1,629.13. These funds are being returned in the same form (check, Western Union, MoneyGram, etc.) in which they were received.

These funds are being returned, as they are not sufficient to satisfy the defaulted amount of your loan and no alternative payment arrangements have been agreed to. As indicated in the Notice of Default that was previously sent to you, payments that are less than the amount required to reinstate the mortgage loan will be returned and **will not stop any foreclosure proceedings that have begun.**

To cure the default you must pay the full amount due. To determine the amount due or to discuss other possible alternatives that may be available to avoid a foreclosure sale, you should **contact your Home Retention Consultant immediately at (877)596-8580.**

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. If you or your account are subject to a pending bankruptcy or your obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt.

NMLS#1852

CHASE
CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850--594
(800) 472-6236

Apply to Acct 3002357204
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

NOV 05 2013

Case 14-02127 Filed 05/19/14 Doc 15

284239123
25-3/440
10-28-2013



Pay ONE THOUSAND SIX HUNDRED TWENTY-NINE AND 13/100

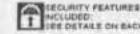
Dollars



00284 BPC 001 019 13301 - 284239123 16 OF 18
INDYMAC MORTGAGE SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

To
the
Order
of

\$1,629.13



Check Void After 90 Days

Christy J. Mainelli

JPMorgan Chase Bank, N.A. Columbus, Ohio

⑈284239123⑈ ⑆044000037⑆

658533013⑈



958239562150

recd
11/14/13

0001380666 NOV 13 2013
ZIP 33409 \$ 000.46



P.O. Box 24646
West Palm Beach, FL 33416-4646

O C W E N



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X

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*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



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Security Features:	Description / Fraud Indicator:
Security Watermark	Reflective, white opaque ink readable when held at an angle, viewed under UV light, or rubbed with coin.
Microprinting	Reduced lines of type on front sides of check appear as a solid line until viewed under magnification.
Chemical Sensitization	Colored stain(s) on either or both sides of check indicate possible chemical alteration.
Invisible Fluorescent Fibers	Invisible fibers on surface of check become visible under UV light.
Toner Retention Treatment	Ink is bonded to surface of check. Surface disturbance indicates possible alteration.
Advisory Icon	Icon located on face of check that alerts handler that the document contains security features.

Exhibit “48”



OCWEN

Ocwen Loan Servicing, LLC
www.ocwen.com

Case 14-02127 Filed 05/19/14 Doc 15

Account Statement

Account Number: 7191037055
Account Statement Date: 11/18/2013
Property Address:
5950 La Castana Way
Sacramento CA 95823

NMLS #: 1852

NC Permit No. 3946

CUSTOMER CARE CENTER 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

OPTARM

Page 1

Special Notices



1AT 06603/453806/007512 1556 2 ACQYX6

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621

rec'd 11/25/13

Account Information

* Current Principal Balance:	299,425.11
Interest Rate:	4.00000%
Next Payment Due Date:	03/01/2013
Current Suspense Balance:	515.21
Interest Paid Year-To-Date:	.00
Taxes Paid Year-To-Date:	.00

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Payment Options

Option** Description

1	Minimum Payment Due:	1,113.92
	Includes principal payment of:	650.23
2	Interest Only Payment:	N/A
3	Fully Amortized Payment:	1,113.92
	Includes principal payment of:	650.23
4	15 Year Amortized Payment:	3,064.41
	Includes principal payment of:	2,600.72

** For additional information on each Payment

Please see the Important Messages section below.

Each Payment Option may include a Monthly Escrow Payment, Outstanding Advances, Late Charge(s), and Other Fees, if applicable.

Current Amount Due (Minimum):

Principal: 650.23

Interest: 978.90

Less: Partial Payment Amount: 515.21-

Current Amount Due by 12/01/13: 1,113.92

Past Due Amount (Minimum):

Principal: 5,755.73

Interest: 8,906.44

Past Due Amounts DUE IMMEDIATELY: 14,662.17

Assessed Fees/Expense Outstanding:

Late Charges: 407.30

Prev-Prior Servicer Fees: 500.00

Total Fees/Expense Outstanding: 907.30

Total Amount Due: 16,683.39

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
11/12/13	Interest Arrearage Adjustment								12,059.06
11/12/13	Interest Arrearage						12,059.06		

Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

continued...

FOLD AND
DETACH HEREPLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.FOLD AND
DETACH HERE

Exhibit “49”



Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, FL 33409

Case 14-02127 Filed 05/19/14 Doc 15

WWW.OCWEN.COM

11/21/13

rec'd 11/29/13

REINSTATEMENT QUOTE

Anthony P. Dicus
5950 La Castana Way
Sacramento CA 95823

Requestor Fax Number:
Requestor Email Address:

If your loan is past due or has recently been past due, additional fees and costs may have been incurred on your loan but not yet billed to your account. These fees and expenses, if any, will be billed to your account once they are verified and paid by Ocwen. Furthermore, if your account is past due, additional collection expenses and legal fees may be accruing.

Loan Number: 7191037055
Customer Name(s): Anthony Dicus
Property Address: 5950 La Castana Way, Sacramento, CA 95823

As Of : 12/20/13 Next Due: 01/01/14

Description	Amount
Principal Payment	6,405.96
Interest Due	9,885.34
Suspense Balance	515.21-
Total Amount Due to Reinstate	\$15,776.09

If you are unable to pay the Total Amount Due to reinstate your loan, please contact our office at (877) 596-8580

Description	Amount
Late Charge Due	488.76
Attorney Fees	300.00
BPO	145.00
Property Inspection	55.00
Total Other Amounts Outstanding and Due	\$988.76

Please make note of the other amounts due on your loan. Repayment of these amounts is not necessary to reinstate your loan at this time; however, it is required to fulfill your debt obligation under the note and the mortgage. We strongly encourage you to contact us to make payment arrangements to repay the Other Amounts Outstanding and Due by calling (800) 746-2936.

Levin Serrao has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, FL 33409

WWW.OCWEN.COM

1. If your loan is past due or has recently been past due, additional fees and costs may have already been incurred on your loan but not yet billed to your account. These fees and expenses, if any, will be billed to your account once they are verified and paid by Ocwen.
2. If your account is past due, additional collection expenses and legal fees may be accruing.
3. All checks must be made payable to Ocwen.
4. If your loan is in foreclosure, all funds must be in one of the following forms: Cashier's Check, Bank Certified Check, Title Company Check or Attorney's Escrow Check or via Wire Transfer. All other forms of payment will be returned and the reinstatement will not be processed.
5. Payment remittance information (always include Ocwen loan number with payment):

BY OVERNIGHT COURIER

Ocwen
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Reference: Ocwen Loan # 7191037055
Attention: Cashiering/HRC Payment Department

BY WIRE TRANSFER

Wells Fargo Bank, NA
San Francisco, California
ABA: 121000248
Account Name: Ocwen Loan Servicing, LLC
Account Number: 4124823352
Reference: Ocwen Loan # (Loan followed by loan #)

If you have questions regarding this reinstatement quote, please contact our **Home Retention Department** at

(800) 746-2936

If after speaking with our Home Retention department, you still have questions or concerns, please feel free to contact the Ocwen consumer advocate at the address above, by email at Ombudsman@ocwen.com or by phone at (800) 390-4656

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



O C W E N

P.O. Box 24646
West Palm Beach, FL 33416-4646

Case 14-02127 Filed 05/19/14 Doc 15

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WEST PALM BCH FL
PERMIT NO 1946

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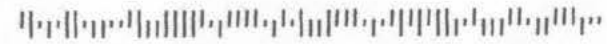


Exhibit “50”

NBS Default Services
PO Box 9099
Temecula, CA 92589-9099



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20131125-173



ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Send Correspondence to:
NBS Default Services
301 E. Ocean Blvd., Suite 1720
Long Beach, CA 90802



ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823



NBS Default Services, LLC

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

November 22, 2013

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Dear ANTHONY P DICUS,

YOU ARE IN DEFAULT UNDER A DEED OF TRUST,

DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

你的 DEED OF TRUST 于 10/26/2006 已经逾期违约。
(产权契约或抵押贷款) (日期)

除非你采取行动保护你的房产, 否则该房产将被公开出售。如果你需要了解对你的诉讼程序的性质, 应该联系一名律师。

귀하는 DEED OF TRUST 현재 날짜로 10/26/2006
(신탁 증서 또는 저당권)

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USTED HA INCUMPLIDO LOS TÉRMINOS DE LA escritura de fideicomiso

DE FECHA 10/26/2006. SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, ES POSIBLE QUE SE VENDA EN UNA SUBASTA PÚBLICA. SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.



IKAW AY HINDI NAKABAYAD SA ILALIM NG

DEED OF TRUST

(deed of trust o mortgage)

NA MAY PETA NA 10/26/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG
MAPROTEKTAHAN ANG INYONG ARI-ARIAN, MAAARI ITONG IBENTA SA
PAMAMAGITAN NG ISANG PAMPUBLIKONG PAGBEBENTA. KUNG
KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS
LABAN SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG
ABOGADO.

QUY VỊ VI PHẠM QUI ĐỊNH THEO

DEED OF TRUST

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

NGÀY 10/26/2006, TRỪ KHI QUÝ VỊ CÓ BIỆN PHÁP BẢO VỆ CĂN NHÀ
CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ ĐƯỢC BÁN TẠO MỘT BUỔI RAO BÁN CÔNG
KHAI. NẾU QUÝ VỊ CẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHÔNG LẠI
QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Best Regards,

NBS Default Services, LLC

for OneWest Bank, FSB





rec'd
11/27/13
①



INP-VP2 95823



NBS Default Services
PO Box 9099
Temecula, CA 92589-9099



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ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

Send Correspondence to:
NBS Default Services
301 E. Ocean Blvd., Suite 1720
Long Beach, CA 90802

rec'd
11/27/13

(2)



9434-2072

2278946119

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621



NBS Default Services, LLC

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

November 22, 2013

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

Dear ANTHONY P DICUS,

YOU ARE IN DEFAULT UNDER A DEED OF TRUST,

DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

你的 DEED OF TRUST 于 10/26/2006 已经逾期违约。
(产权契约或抵押贷款) (日期)

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DE FECHA 10/26/2006. SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, ES POSIBLE QUE SE VENDA EN UNA SUBASTA PÚBLICA. SI NECESITA QUE LE EXPLIQUEN LA NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN ABOGADO.



IKAW AY HINDI NAKABAYAD SA ILALIM NG

DEED OF TRUST

(deed of trust o mortgage)

NA MAY PETA NA 10/26/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG
MAPROTEKTAHAN ANG INYONG ARI-ARIAN, MAAARI ITONG IBENTA SA
PAMAMAGITAN NG ISANG PAMPUBLIKONG PAGBEBENTA. KUNG
KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS
LABAN SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG
ABOGADO.

QUY VỊ VI PHAM QUI ĐỊNH THEO

DEED OF TRUST

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

NGÀY 10/26/2006, TRỪ KHI QUÝ VỊ CÓ BIỆN PHÁP BẢO VỆ CĂN NHÀ
CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ ĐƯỢC BÁN TẠO MỘT BUỔI RAO BÁN CÔNG
KHAI. NẾU QUÝ VỊ CẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHÔNG LẠI
QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Best Regards,

NBS Default Services, LLC

for OneWest Bank, FSB



rec'd 11/27/13

(2)

INP-VP2 05020



NBS Default Services
PO Box 9099
Temecula, CA 92589-9099



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LILIA E. DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Send Correspondence to:
NBS Default Services
301 E. Ocean Blvd., Suite 1720
Long Beach, CA 90802

rec'd 11/27/13
(3)



9434-2072

2278946120

LILIA E. DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823



NBS Default Services, LLC

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

November 22, 2013

LILIA E. DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Dear LILIA E. DICUS,

YOU ARE IN DEFAULT UNDER A DEED OF TRUST.

DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

你的 DEED OF TRUST 于 10/26/2006 已经逾期违约。
(产权契约或抵押贷款) (日期)

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귀하는 DEED OF TRUST 현재 날짜로 10/26/2006
(신탁 증서 또는 저당권)

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한, 귀하의 부동산은 공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적
절차에 대한 설명이 필요하신 경우 변호사와 상담하십시오.

USTED HA INCUMPLIDO LOS TÉRMINOS DE LA escritura de fideicomiso

DE FECHA 10/26/2006. SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, ES POSIBLE
QUE SE VENDA EN UNA SUBASTA PÚBLICA. SI NECESITA QUE LE EXPLIQUEN LA
NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN
ABOGADO.



IKAW AY HINDI NAKABAYAD SA ILALIM NG

DEED OF TRUST

(deed of trust o mortgage)

NA MAY PETA NA 10/26/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG
MAPROTEKTAHAN ANG INYONG ARI-ARIAN, MAAARI ITONG IBENTA SA
PAMAMAGITAN NG ISANG PAMPUBLIKONG PAGBEBENTA. KUNG
KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS
LABAN SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG
ABOGADO.

QUY VỊ VI PHẠM QUI ĐỊNH THEO

DEED OF TRUST

(kể ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

NGÀY 10/26/2006, TRỪ KHI QUÝ VỊ CÓ BIỆN PHÁP BẢO VỆ CĂN NHÀ ²
CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ ĐƯỢC BÁN TẠO MỘT BUỔI RAO BÁN CÔNG
KHAI. NẾU QUÝ VỊ CẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHÔNG LẠI
QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Best Regards,

NBS Default Services, LLC

for OneWest Bank, FSB



Rec'd
11/27/13
(3)

INP-VP2 95623



NBS Default Services
PO Box 9099
Temecula, CA 92589-9099



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|||||
LILIA E. DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

Send Correspondence to:
NBS Default Services
301 E. Ocean Blvd., Suite 1720
Long Beach, CA 90802



9434-2072

2278946121

CA - 30 Day HOBOR Default Letter 2013

LILIA E. DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621



NBS Default Services, LLC

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

November 22, 2013

LILIA E. DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

Dear LILIA E. DICUS,

YOU ARE IN DEFAULT UNDER A DEED OF TRUST,

DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

你的 _____ DEED OF TRUST 于 10/26/2006 已经逾期违约。
(产权契约或抵押贷款) (日期)

除非你采取行动保护你的房产，否则该房产将被公开出售。如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

귀하는 DEED OF TRUST 현재 날짜로 10/26/2006
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IKAW AY HINDI NAKABAYAD SA ILALIM NG

DEED OF TRUST

(deed of trust o mortgage)

NA MAY PETA NA 10/26/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG
MAPROTEKTAHAN ANG INYONG ARI-ARIAN, MAAARI ITONG IBENTA SA
PAMAMAGITAN NG ISANG PAMPUBLIKONG PAGBEBENTA. KUNG
KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS
LABAN SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG
ABOGADO.

QUY VỊ VI PHẠM QUI ĐỊNH THEO

DEED OF TRUST

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

NGÀY 10/26/2006, TRỪ KHI QUÝ VỊ CÓ BIỆN PHÁP BẢO VỆ CĂN NHÀ
CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ ĐƯỢC BÁN TẠO MỘT BUỔI RAO BÁN CÔNG
KHAI. NẾU QUÝ VỊ CẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHÔNG LẠI
QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Best Regards,

NBS Default Services, LLC

for OneWest Bank, FSB



rec'd
11/27/13
(4)

INP-VP2 95823



NBS Default Services
PO Box 9099
Temecula, CA 92589-9099



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LILIA E LOPEZ
5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Send Correspondence to:
NBS Default Services
301 E. Ocean Blvd., Suite 1720
Long Beach, CA 90802

rec'd 11/27/13
(5)



9434-2072

2278946122

CA - 30 Day HOBOR Default Letter 2013

LILIA E LOPEZ
5950 LA CASTANA WAY
SACRAMENTO, CA 95823



NBS Default Services, LLC

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

November 22, 2013

LILIA E LOPEZ
5950 LA CASTANA WAY
SACRAMENTO, CA 95823

Dear LILIA E LOPEZ,

YOU ARE IN DEFAULT UNDER A DEED OF TRUST,

DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

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IKAW AY HINDI NAKABAYAD SA ILALIM NG

DEED OF TRUST

(deed of trust o mortgage)

NA MAY PETA NA 10/26/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG
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LABAN SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG
ABOGADO.

QUỖ VỊ VI PHẠM QUI ĐỊNH THEO

DEED OF TRUST

(kế ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

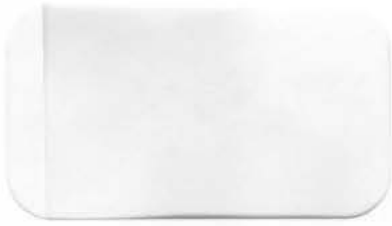
NGÀY 10/26/2006 TRỪ KHI QUỖ VỊ CÓ BIỆN PHÁP BẢO VỆ CĂN NHÀ
CỦA QUỖ VỊ, CĂN NHÀ CÓ THỂ ĐƯỢC BÁN TẠO MỘT BUỔI RAO BÁN CÔNG
KHAI. NẾU QUỖ VỊ CẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHÔNG LẠI
QUỖ VỊ, QUỖ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Best Regards,

NBS Default Services, LLC

for OneWest Bank, FSB





rec'd
11/27/13

(5)

INP-VP2 95823



NBS Default Services
PO Box 9099
Temecula, CA 92589-9099



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LILIA E LOPEZ
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

Send Correspondence to:
NBS Default Services
301 E. Ocean Blvd., Suite 1720
Long Beach, CA 90802

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11/27/13
(6)



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2278946123

LILIA E LOPEZ
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621



NBS Default Services, LLC

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

November 22, 2013

LILIA E LOPEZ
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

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YOU ARE IN DEFAULT UNDER A DEED OF TRUST.

DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

你的 DEED OF TRUST 于 10/26/2006 已经逾期违约。
(产权契约或抵押贷款) (日期)

除非你采取行动保护你的房产，否则该房产将被公开出售。如果你需要了解对你的诉讼程序的性质，应该联系一名律师。

귀하는 DEED OF TRUST 현재 날짜로 10/26/2006
(신탁 증서 또는 저당권)
하에서 채무 불이행 상태입니다. 귀하의 부동산을 보호하기 위해 조치를 취하지 않는
한, 귀하의 부동산은 공매로 매각 처분될 수 있습니다. 귀하에게 취해지는 이러한 법적
절차에 대한 설명이 필요하신 경우 변호사와 상담하십시오.

USTED HA INCUMPLIDO LOS TÉRMINOS DE LA escritura de fideicomiso

DE FECHA 10/26/2006. SI NO TOMA MEDIDAS PARA PROTEGER SU BIEN, ES POSIBLE
QUE SE VENDA EN UNA SUBASTA PÚBLICA. SI NECESITA QUE LE EXPLIQUEN LA
NATURALEZA DEL PROCEDIMIENTO EN SU CONTRA, DEBE CONSULTAR A UN
ABOGADO.



IKAW AY HINDI NAKABAYAD SA ILALIM NG

DEED OF TRUST

(deed of trust o mortgage)

NA MAY PETA NA 10/26/2006 MALIBAN KUNG IKAW AY KUMILOS UPANG
MAPROTEKTAHAN ANG INYONG ARI-ARIAN, MAAARI ITONG IBENTA SA
PAMAMAGITAN NG ISANG PAMPUBLIKONG PAGBEBENTA. KUNG
KINAKAILANGAN NINYO NG PAGPAPALIWANAG SA KALIKASAN NG PAGLILITIS
LABAN SA INYO, KAILANGAN NINYONG MAKIPAG-UGNAYAN SA ISANG
ABOGADO.

QUY VỊ VI PHẠM QUI ĐỊNH THEO

DEED OF TRUST

(kể ước ủy thác hoặc hợp đồng vay thế chấp mua nhà)

NGÀY 10/26/2006. TRỪ KHI QUÝ VỊ CÓ BIỆN PHÁP BẢO VỆ CĂN NHÀ
CỦA QUÝ VỊ, CĂN NHÀ CÓ THỂ ĐƯỢC BÁN TẠO MỘT BUỔI RAO BÁN CÔNG
KHAI. NẾU QUÝ VỊ CẦN GIẢI THÍCH VỀ TÍNH CHẤT CỦA THỦ TỤC CHÔNG LẠI
QUÝ VỊ, QUÝ VỊ NÊN LIÊN LẠC VỚI LUẬT SƯ.

Best Regards,

NBS Default Services, LLC

for OneWest Bank, FSB



Rec'd
11/27/13

(6)

INP-VP2 95823



Exhibit “51”



OCWEN Loan Servicing, LLC
PO Box 24726
West Palm Beach, FL 33416-4726

Website: WWW.OCWEN.COM

rec'd 11/29/13

November 25, 2013

Anthony P Dicus
5950 La Castana Way
Sacramento, CA 95823

Re: INSUFFICIENT TO CURE DEFAULT
Loan Number: 7191037055

Dear Mortgagor(s):

Ocwen recently received funds for your loan in the amount of \$ 8,145.65. These funds are being returned in the same form (check, Western Union, MoneyGram, etc.) in which they were received.

These funds are being returned, as they are not sufficient to satisfy the defaulted amount of your loan and no alternative payment arrangements have been agreed to. As indicated in the Notice of Default that was previously sent to you, payments that are less than the amount required to reinstate the mortgage loan will be returned and **will not stop any foreclosure proceedings that have begun.**

To cure the default you must pay the full amount due. To determine the amount due or to discuss other possible alternatives that may be available to avoid a foreclosure sale, you should **contact your Home Retention Consultant immediately at (877)596-8580.**

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. If you or your account are subject to a pending bankruptcy or your obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt.

NMLS#1852

LILIA LOPEZ
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

90-7162 19190
3222

146

NOV 12 2013

DATE

11/6/13

PAY TO THE
ORDER OF

DC Wen
Eight thousand forty five

\$8145.65
11/100

DOLLARS

1

Security Features
Included
Details on Back

CHASE

JPMorgan Chase Bank, N.A.
www.Chase.com

7/1/13, 8/1/13, 9/1/13

MEMO

Loan# 7991037055 10/1/13

Anthony Dicus

⑆322271627⑆

413548954⑈0146

case 14-02127

ZIP 33409 \$ 000.46⁰
02 1W
0001380556 NOV 26 2013



rec'd 11/29/13

P.O. Box 24646
West Palm Beach, FL 33416-4646



OCCWEN



Exhibit “52”



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

December 11, 2013

Rec'd
12/18/13

Anthony P. Dicus

5950 La Castana Way
Sacramento, CA 95823

RE: Loan Number: 7191037055
Property Address: 5950 La Castana Way
Sacramento, CA 95823

Dear Anthony P. Dicus :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You stated that you have sent us payments in the amount of \$1,629.13 and \$8,145.65 for the month of November 2013 to make your account current and requested us to review and ensure the application of these payments to the loan.

Response We acquired the servicing rights of the loan on November 4, 2013, from IndyMac Mortgage Servicers, with the loan due for the March 1, 2013 payment.

As per prior servicer data you had filed for Bankruptcy Chapter 13 on July 24, 2009, which was discharged on June 12, 2013.

Please note that, as per the review the response to the notice of final cure was filed on September 11, 2012 and response for the same was filed on October 1, 2012 stating the post petition due was in the amount of \$8780.90 and the due date reflecting on the loan is valid and correct.

A review of our records indicates that the funds received on November 5, 2013 and November 14, 2013, in the amount of \$1,629.13 and \$8,145.65 have been rejected and returned back to you.

Please be advised that if the loan is delinquent, we do not accept partial payments and the funds remitted towards the loan should be in the reinstatement amount, unless the loan is approved for an alternative payment option. In the event you remit a partial or uncertified payment, the same would be returned to the remitter. Accordingly the aforementioned payments were returned to the remitter.

We have submitted a request for a reinstatement quote with a good through date of December 20, 2013, to be sent to your attention. This will provide you with an itemized breakdown of the amount required to reinstate the loan. Please be advised there may be fees and expenses that are incurred, which will be assessed to the loan on a later date.

Please note that we have already updated our records to reflect Ronald H. Freshman, as authorized to receive information pertaining to the above loan.

For any further questions or concerns regarding the loan, you may contact our Customer Care Center at (800) 746-2936.

RRCMAINLTRM.13 1

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number: 7191037055

NMLS # 1852



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

Ahmed, Emad
Research Department
Ocwen Loan Servicing, LLC

RRCMAINLTRM.13 2

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number: 7191037055

NMLS # 1852



OCWEN

P.O. Box 24646
West Palm Beach, FL 33416-4646

rec'd 12/18/13

PRESORTED
FIRST-CLASS MAIL
US POSTAGE
PAID
WEST PALM BCH FL
PERMIT NO 1946

FIRST CLASS MAIL

Research response

50 KXQFP1 05023



Exhibit “53”

12/13/2013

OCWEN
P.O. Box 6440
Carl Stream, IL 60197-6440

Re: Payment Loan# 7191037055

Anthony Dicus
5950 La Castana Way
Sacramento, CA 95823-5621

Dear Sirs:

Find enclosed the accumulated payments you and your predecessor have previously and wrongfully rejected. I am not in default and I dispute this purported "debt" based on your previous and enclosed copy of the last statement I received.

Please accept the enclosed payment of \$9774.78, which is adequate to bring this account current despite your continued attempts to wrongfully collect a debt you are not owed.

Regards,

A handwritten signature in black ink, appearing to read 'Anthony Dicus', is written over a printed name.

Anthony Dicus
Dicus30@aol.com

012722992720 0000000000000000000000000081460 000007191037055 50 011796007



Option 1 - Minimum	1,113.92
Option 2 - Interest Only	N/A
Option 3 - Fully Amortized	1,113.92
Option 4 - 15 Year Amortized	3,088.39

Payment Coupon

Account Number **Anthony P Dicus**
7191037055

AMOUNT DUE \$ 11,796.00

If Received after 01/17/2014 add Late Charge of: \$ 81.46

Total Amount Due with Late Charge: \$ 11,877.46

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.

Additional Principal: \$

Additional Escrow: \$

Late Charges: \$

Other: (Please Specify) \$

Total Enclosed: \$ **9774.78**



OCWEN
 PO BOX 6440
 CAROL STREAM IL 60197-6440

☐ Check for change of information and see reverse side of coupon.

LILIA LOPEZ
 ANTHONY DICUS
 5950 LA CASTANA WAY
 SACRAMENTO, CA 95823-5621

90-7162 19190
 3222

148

DATE

12/12/13

PAY TO THE
 ORDER OF

CHASE
 JPMorgan Chase Bank, N.A.
 www.Chase.com

MEMO

Loan # 7191037055

⑆322271627⑆

413548954⑈0148

\$ 9774.78

OCWEN
 Nine thousand seven hundred seventy four 78/100

6 months 1629.13
 Anthony Dicus

Exhibit “54”



OCWEN Loan Servicing, LLC
PO Box 24726
West Palm Beach, FL 33416-4726

Website: WWW.OCWEN.COM

rec'd 1/13/14

January 9, 2014

Anthony P Dicus
5950 La Castana Way
Sacramento, CA 95823

Re: INSUFFICIENT TO CURE DEFAULT
Loan Number: 7191037055

Dear Mortgagor(s):

Ocwen recently received funds for your loan in the amount of \$ 9,774.78. These funds are being returned in the same form (check, Western Union, MoneyGram, etc.) in which they were received.

These funds are being returned, as they are not sufficient to satisfy the defaulted amount of your loan and no alternative payment arrangements have been agreed to. As indicated in the Notice of Default that was previously sent to you, payments that are less than the amount required to reinstate the mortgage loan will be returned and **will not stop any foreclosure proceedings that have begun.**

To cure the default you must pay the full amount due. To determine the amount due or to discuss other possible alternatives that may be available to avoid a foreclosure sale, you should **contact your Home Retention Consultant immediately at (877)596-8580.**

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. If you or your account are subject to a pending bankruptcy or your obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt.

NMLS#1852



05129562856

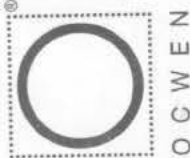


*Handed over
5/13/14
recd*

U.S. POSTAGE PITNEY BOWES
ZIP 33409 \$ 000.46
02 1W
0001380666 JAN 10 2014



P.O. Box 24646
West Palm Beach, FL 33416-4646



LILIA LOPEZ
ANTHONY DICUS
5850 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

90-7182 19190
3222

148

PAY TO THE
ORDER OF

October

One thousand seven hundred seventy four \$ *9774.78*

CHASE 6 months 10/29/13

JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO
Loan # 7191837855

Anthony Dicus

MP

13222716271

41354895410148

Exhibit “55”



Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, FL 33409

Case 14-02127 Filed 05/19/14 Doc 15

WWW.OCWEN.COM

1/11/14

REINSTATEMENT QUOTE

1/17/14

anthony p. dicus
5950 La Castana Way
Sacramento CA 95823

Requestor Fax Number:
Requestor Email Address:

If your loan is past due or has recently been past due, additional fees and costs may have been incurred on your loan but not yet billed to your account. These fees and expenses, if any, will be billed to your account once they are verified and paid by Ocwen. Furthermore, if your account is past due, additional collection expenses and legal fees may be accruing.

Loan Number: 7191037055
Customer Name(s): Anthony Dicus
Property Address: 5950 La Castana Way, Sacramento, CA 95823

As Of : 02/10/14 Next Due: 03/01/14

Description	Amount
Principal Payment	5,206.55
Interest Due	7,826.49
Suspense Balance	515.21-
Total Amount Due to Reinstate	\$12,517.83

If you are unable to pay the Total Amount Due to reinstate your loan, please contact our office at (877) 596-8580

Description	Amount
Late Charge Due	488.76
Attorney Fees	300.00
BPO	145.00
Property Inspection	55.00
Total Other Amounts Outstanding and Due	\$988.76

Please make note of the other amounts due on your loan. Repayment of these amounts is not necessary to reinstate your loan at this time; however, it is required to fulfill your debt obligation under the note and the mortgage. We strongly encourage you to contact us to make payment arrangements to repay the Other Amounts Outstanding and Due by calling (800) 746-2936.

Prabhu Michael has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, FL 33409

WWW.OCWEN.COM

1. If your loan is past due or has recently been past due, additional fees and costs may have already been incurred on your loan but not yet billed to your account. These fees and expenses, if any, will be billed to your account once they are verified and paid by Ocwen.
2. If your account is past due, additional collection expenses and legal fees may be accruing.
3. All checks must be made payable to Ocwen.
4. If your loan is in foreclosure, all funds must be in one of the following forms: Cashier's Check, Bank Certified Check, Title Company Check or Attorney's Escrow Check or via Wire Transfer. All other forms of payment will be returned and the reinstatement will not be processed.
5. Payment remittance information (always include Ocwen loan number with payment):

BY OVERNIGHT COURIER

Ocwen
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Reference: Ocwen Loan # 7191037055
Attention: Cashiering/HRC Payment Department

BY WIRE TRANSFER

Wells Fargo Bank, NA
San Francisco, California
ABA: 121000248
Account Name: Ocwen Loan Servicing, LLC
Account Number: 4124823352
Reference: Ocwen Loan # (Loan followed by loan #)

If you have questions regarding this reinstatement quote, please contact our **Home Retention Department** at
(800) 746-2936

If after speaking with our Home Retention department, you still have questions or concerns, please feel free to contact the Ocwen consumer advocate at the address above, by email at Ombudsman@ocwen.com or by phone at (800) 390-4656

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



P.O. Box 24646
West Palm Beach, FL 33416-4646

PRESORTED
FIRST-CLASS MAIL
US POSTAGE
PAID
WEST PALM BCH FL
PERMIT NO 1946

1/17/14
Reinstatement
FIRST CLASS MAIL quote

53 LXQPNP1 95823



Exhibit “56”



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

January 14, 2014

rec'd 1/23/14

Anthony P. Dicus

5950 La Castana Way
Sacramento, CA 95823RE: Loan Number: 7191037055
Property Address: 5950 La Castana Way
Sacramento, CA 95823

Dear Anthony P. Dicus :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You expressed concern regarding the payments returned on the loan, as you believe the loan is not in default.

Response Our records indicate that on November 4, 2013, foreclosure proceedings were initiated on your loan, as it was past due for the July 1, 2013 payment. Please note that during active foreclosure, we do not accept uncertified funds and the funds remitted towards the loan should be a full reinstatement amount. In the event you remit partial and uncertified funds, the same would be returned to the remitter.

Our records indicate that the funds received on November 14, 2013 and January 1, 2014, in the amount of \$8,145.65 and \$9,774.78 was returned to the remitter on November 26, 2013 and January 9, 2014, as the funds were insufficient to cure default on the loan.

Please note that we have submitted a request for the reinstatement quote good through February 10, 2013 to be sent to your attention. This will provide you with the breakdown of the total amount outstanding on the loan.

As of the date of this letter, the loan is due for the July 1 2013 payment. . For any further questions or concerns regarding the loan, you may contact our Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

RRCMAINLTRM.13 1

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number: 7191037055

NMLS # 1852



OCWEN Loan Servicing, LLC
P.O. Box 785063
Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

Sincerely,

Shruti Shah
Research Department
Ocwen Loan Servicing, LLC

RRCMAINLTRM.13 2

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number: 7191037055

NMLS # 1852



O C W E N

P.O. Box 24646
West Palm Beach, FL 33416-4646

rec'd 1/23/14
Return payments
letter

PRESORTED
FIRST-CLASS MAIL
US POSTAGE
PAID
WEST PALM BCH
PERMIT NO 1946

FIRST CLASS MAIL
Foreclosure
initiated
11/4/13

53 LXQPNP1 95823

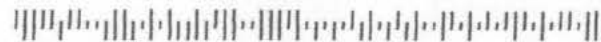


Exhibit “57”



Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, FL 33409

Case 14-02127 Filed 05/19/14 Doc 15

WWW.OCWEN.COM

1/11/14

REINSTATEMENT QUOTE

1/17/14

anthony p. dicus
5950 La Castana Way
Sacramento CA 95823

Requestor Fax Number:
Requestor Email Address:

If your loan is past due or has recently been past due, additional fees and costs may have been incurred on your loan but not yet billed to your account. These fees and expenses, if any, will be billed to your account once they are verified and paid by Ocwen. Furthermore, if your account is past due, additional collection expenses and legal fees may be accruing.

Loan Number: 7191037055
Customer Name(s): Anthony Dicus
Property Address: 5950 La Castana Way, Sacramento, CA 95823

As Of : 02/10/14 Next Due: 03/01/14

Description	Amount
Principal Payment	5,206.55
Interest Due	7,826.49
Suspense Balance	515.21-
Total Amount Due to Reinstate	\$12,517.83

If you are unable to pay the Total Amount Due to reinstate your loan, please contact our office at (877) 596-8580

Description	Amount
Late Charge Due	488.76
Attorney Fees	300.00
BPO	145.00
Property Inspection	55.00
Total Other Amounts Outstanding and Due	\$988.76

Please make note of the other amounts due on your loan. Repayment of these amounts is not necessary to reinstate your loan at this time; however, it is required to fulfill your debt obligation under the note and the mortgage. We strongly encourage you to contact us to make payment arrangements to repay the Other Amounts Outstanding and Due by calling (800) 746-2936.

Prabhu Michael has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, FL 33409

WWW.OCWEN.COM

1. If your loan is past due or has recently been past due, additional fees and costs may have already been incurred on your loan but not yet billed to your account. These fees and expenses, if any, will be billed to your account once they are verified and paid by Ocwen.
2. If your account is past due, additional collection expenses and legal fees may be accruing.
3. All checks must be made payable to Ocwen.
4. If your loan is in foreclosure, all funds must be in one of the following forms: Cashier's Check, Bank Certified Check, Title Company Check or Attorney's Escrow Check or via Wire Transfer. All other forms of payment will be returned and the reinstatement will not be processed.
5. Payment remittance information (always include Ocwen loan number with payment):

BY OVERNIGHT COURIER

Ocwen
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Reference: Ocwen Loan # 7191037055
Attention: Cashiering/HRC Payment Department

BY WIRE TRANSFER

Wells Fargo Bank, NA
San Francisco, California
ABA: 121000248
Account Name: Ocwen Loan Servicing, LLC
Account Number: 4124823352
Reference: Ocwen Loan # (Loan followed by loan #)

If you have questions regarding this reinstatement quote, please contact our **Home Retention Department** at
(800) 746-2936

If after speaking with our Home Retention department, you still have questions or concerns, please feel free to contact the Ocwen consumer advocate at the address above, by email at Ombudsman@ocwen.com or by phone at (800) 390-4656

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



P.O. Box 24646
West Palm Beach, FL 33416-4646

PRESORTED
FIRST-CLASS MAIL
US POSTAGE
PAID
WEST PALM BCH FL
PERMIT NO 1946

1/17/14
Reinstatement
FIRST CLASS MAIL quote

53 LXQPNP1 95823



Exhibit “58”

01/15/2014

OCWEN
P.O. Box 6440
Carl Stream, IL 60197-6440

Re: Payment Loan# 7191037055

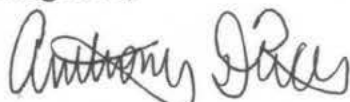
Anthony Dicus
5950 La Castana Way
Sacramento, CA 95823-5621

Dear Sirs:



Find enclosed the accumulated payments you and your predecessor have previously and wrongfully rejected. I am not in default and I dispute this purported "debt" based on your previous and enclosed copy of the last statement I received.

Please accept the enclosed payment of \$11403.91, which is adequate to bring this account current despite your continued attempts to wrongfully collect a debt you are not owed.

Regards,



Anthony Dicus
Dicus30@aol.com

		Anthony Dicus 5950 La Castana Way Sacramento, CA 95823	
LILIA LOPEZ ANTHONY DICUS 5950 LA CASTANA WAY SACRAMENTO, CA 95823-5621		90-7162 19190 3222	150
PAY TO THE ORDER OF		DATE	11/15/14
Eleven thousand four hundred three		\$	11403.91
CHASE 		7 months @ 1629.13	DOLLARS
JPMorgan Chase Bank, N.A. www.Chase.com		Anthony Dicus	
MEMO #7191037055		MP	
⑆322271627⑆		413548954⑈0150	

Anthony Dicus
5950 La Castana Way
Sacramento CA 95823

OCWEN
P.O. Box 6440
Carl Stream, IL 60197-6440



Loan Number : 7191037055

5950 La Castana Way
Sacramento, CA 95823

Payments and Amounts Due

[Main Menu](#)



Make
Payment

Next due date:
October 1, 2013

Amount due:
\$192.05



You have:
No New Items



[Upload Documents](#)

PAYMENT INFORMATION

Next Payment Due Date:	10/01/2013
Next Payment Amount:	\$192.05
Escrow Portion:	\$0.00
Last Payment Received:	01/27/2014
Amount of Last Payment Received:	\$11,403.91

LOAN INFORMATION

Unpaid Principal Balance:	\$289,431.78
Original Principal Balance:	\$288,000.00
Length of the Loan (Months):	360
Origination Date:	10/26/2006
Maturity Date:	11/01/2036
Interest Rate (%):	4

[Payment History](#)

[Payment
Confirmation Letter](#)

[Fee Schedule](#)

[Recent or Upcoming
Payment Changes](#)

[Notify Ocwen that
I made a Payment](#)

[Reinstatement
Quote](#)

[Payment
Remittance Coupon](#)

[Ways to Make
Payments](#)

[Account Statements](#)

[Go Green](#)

[Automatic Payments](#)

[Payoff Quote](#)



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Case 14-02127

Filed 05/19/14

Dec 15

[Contact Us](#) | [Web Terms and Conditions](#) | [Privacy Policy](#)



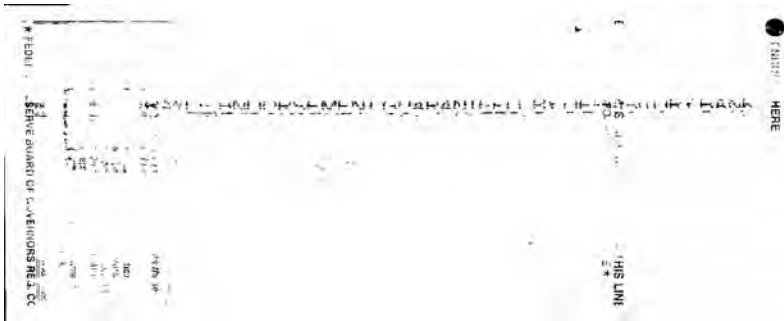
Chase Online

TOTAL CHECKING (...8954)

Check Number: 150 Post Date: 02/05/2014 Amount of Check: \$11,403.91



Need help printing or saving this check?



Need help printing or saving this check?

Exhibit “59”



rec'd 2/18/14

8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

720-241-7302

720-241-7218

02/12/2014

ANTHONY P DICUS
5950 LN CASTANA WAY
SACRAMENTO CA 95823

Re: SLS Loan Number: 1003244929
Property Address: 5959 LA CASTANA WAY SACRAMENTO CA 95823

Dear ANTHONY P DICUS:

This letter is to inform you that Specialized Loan Servicing LLC (SLS) on behalf of Deutsche Bank National Trust Company, Trustee and Supplemental Interest Trust Trustee, Home Equity Mortgage Loan Asset-Backed Trust Series INDS 2007-1 has made the determination not to pursue foreclosure action on the above referenced property and the lien secured by the Deed of Trust/Mortgage will be released.

You have the right to continue to occupy the above referenced property until such time as a sale or title transfer action occurs by the City, County or other lien holder. For questions regarding your rights and possible tax liabilities, you may wish to consult with an attorney and/or tax advisor.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

Specialized Loan Servicing LLC

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

rec'd 2/18/14

neopost^{air}
02/14/2014

FIRST-CLASS MAIL
AUTO

US POSTAGE \$000.43⁵

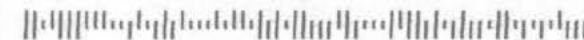


ZIP 80129
041L12203153

foreclosure release



LVM-NMB 95823





8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

720-241-7302

720-241-7218

*rec'd
2/18/14*

02/12/2014

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 93274

Re: SLS Loan Number: 1003244929
Property Address: 5950 LA CASTANA WAY SACRAMENTO CO 93274

Dear ANTHONY P DICUS:

This letter is to inform you that Specialized Loan Servicing LLC (SLS) on behalf of Deutsche Bank National Trust Company, Trustee and Supplemental Interest Trust Trustee, Home Equity Mortgage Loan Asset-Backed Trust Series INDS 2007-1 has made the determination not to pursue foreclosure action on the above referenced property and the lien secured by the Deed of Trust/Mortgage will be released.

You have the right to continue to occupy the above referenced property until such time as a sale or title transfer action occurs by the City, County or other lien holder. For questions regarding your rights and possible tax liabilities, you may wish to consult with an attorney and/or tax advisor.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

Specialized Loan Servicing LLC

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

letter #2

rec'd 2/18/14
for closure release

neopostTM
02/14/2014

FIRST-CLASS MAIL
AUTO

US POSTAGE \$000.43⁵



ZIP 80129
041L12203153



SLS.net
Specialized loan
who are they? servicing

LVM-NMB 95823



Exhibit “60”



O C W E N

Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

Case 14-02127 Filed 05/19/14 Doc 15 Mortgage Account Statement

2/12/14 2:13 PM 3 0037577 20140220 JBR2G110 OCWARM 2 of DOM JBR2G10000* 146651 MS



ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621



Property Address	5950 La Castana Way Sacramento, CA 95823
------------------	---

Statement Date	02/17/14
Account Number	7191037055
Payment Due Date	03/01/14
Amount Due	Option 1 (Full) \$59.74 Option 2 (15 Year) \$2,047.22 Option 3 (Interest/Only) N/A Option 4 (Minimum) \$110.59

Customer Care	800-746-2936
Insurance	866-825-9265

Account Information		Past Payments Breakdown		
Principal Balance*	\$289,431.78	Principal	Paid Since Last Statement	Paid Year to Date
Maturity Date	November 1, 2036	Interest	\$7,456.49	\$7,456.49
Interest Rate (until April 1, 2014)	3.87500%	Escrow (Taxes & Insurance)	\$2,944.09	\$2,944.09
Prepayment Penalty	No	Fees/Other Charges	\$0.00	\$0.00
		Unapplied Funds**	\$0.00	\$0.00
		Total	\$1,003.33	\$1,518.54
			\$11,403.91	\$11,919.12

Explanation of Amount Due					Special Notices
	Option 1 (Fully Amortizing)	Option 2 (15 Year Amortizing)	Option 3 (Interest-Only)	Option 4 (Minimum)	
Principal	\$654.55	\$2,642.03	N/A	\$705.40	
Total Regular Payment	\$59.74	\$2,047.22	N/A	\$110.59	
Past Due Payment(s)	\$9,063.45	\$9,063.45	N/A	\$9,063.45	
Amount					
Unapplied Funds**	\$1,518.54	\$1,518.54	N/A	\$1,518.54	
Total Amount Due	\$8,199.46	\$10,186.94	N/A	\$8,250.31	
If you make this payment ... your principal balance will decrease, and you will be closer to paying off your loan. ... your principal balance will decrease, and you will be closer to paying off your loan. ... your principal balance will stay the same and you will not be closer to paying off your loan. ... your principal balance will increase. You will be borrowing more money and losing equity in your home.					

Transaction Activity Since Last Statement (01/17/14 to 02/17/14)									
Tran Date	Pmt Date	Description	Tran Total	Principal	Interest	Escrow	Opt Prods	Late Charges	Fees/Other
01/29/14	01/27/14	Payment	\$4,470.19	\$2,477.23	\$989.63				
01/29/14	01/27/14	Payment	\$3,466.86	\$2,485.49	\$981.37				
01/29/14	01/27/14	Payment	\$3,466.86	\$2,493.77	\$973.09				
									Unapplied Funds \$1,003.33

Important News

You must use this address for all qualified written requests, notices of error, and/or requests for information. Research Department, PO Box 24736, West Palm Beach, FL 33416-4736.

**Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Please note that your monthly payment amount has changed to \$1,629.13 effective 03/01/2014. Further detail regarding the reason for this change will be included in a separate letter. Please note that

See reverse side for important information and state specific disclosures.



O C W E N

Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

Case 14-02127 Filed 05/19/14 Doc 15 Mortgage Account Statement

Property Address	5950 La Castana Way Sacramento, CA 95823
------------------	---

Statement Date	02/17/14
Account Number	7191037055
Payment Due Date	03/01/14
Amount Due	Option 1 (Full) \$59.74 Option 2 (15 Year) \$2,047.22 Option 3 (Interest/Only) N/A Option 4 (Minimum) \$110.59

Customer Care	800-746-2936
Insurance	866-825-9265

Account Information		Past Payments Breakdown		
Principal Balance*	\$289,431.78	Principal	Paid Since Last Statement	Paid Year to Date
Maturity Date	November 1, 2036	Interest	\$7,456.49	\$7,456.49
Interest Rate (until April 1, 2014)	3.87500%	Escrow (Taxes & Insurance)	\$2,944.09	\$2,944.09
Prepayment Penalty	No	Fees/Other Charges	\$0.00	\$0.00
		Unapplied Funds**	\$0.00	\$0.00
		Total	\$1,003.33	\$1,518.54
			\$11,403.91	\$11,919.12

Explanation of Amount Due					Special Notices
	Option 1 (Fully Amortizing)	Option 2 (15 Year Amortizing)	Option 3 (Interest-Only)	Option 4 (Minimum)	
Principal	\$654.55	\$2,642.03	N/A	\$705.40	
Total Regular Payment	\$59.74	\$2,047.22	N/A	\$110.59	
Past Due Payment(s) Amount	\$9,063.45	\$9,063.45	N/A	\$9,063.45	
Unapplied Funds**	-\$1,518.54	-\$1,518.54	N/A	-\$1,518.54	
Total Amount Due	\$8,199.46	\$10,186.94	N/A	\$8,250.31	
If you make this payment your principal balance will decrease , and you will be closer to paying off your loan. ... your principal balance will decrease , and you will be closer to paying off your loan. ... your principal balance will stay the same and you will not be closer to paying off your loan. ... your principal balance will increase . You will be borrowing more money and losing equity in your home.					

Transaction Activity Since Last Statement (01/17/14 to 02/17/14)

Important News
<p>your monthly payment amount has changed to \$1,629.13 effective 04/01/2014. Further detail regarding the reason for this change will be included in a separate letter.</p> <p>Choosing your Payment Options</p> <p>Option 1: Minimum Payment Due This amount may not be sufficient to pay all of the accrued interest for the month or to pay the loan in full over the remaining term in equal monthly installment. Therefore, negative amortization may result and any deferred interest will be added to the balance of your loan.</p> <p>Option 2: Interest Only Payment With this payment there will be no reduction in your principal balance this month.</p> <p>Option 3: Fully Amortized Payment This is the traditional payment of interest and principal, which pays all the interest due and reduces your principal with an amount sufficient to pay off your loan on</p>

See reverse side for important information and state specific disclosures.



OCWEN

Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

Case 14-02127 Filed 05/19/14 Doc 15

Mortgage Account Statement

Property Address

5950 La Castana Way
Sacramento, CA 95823

Statement Date

02/17/14

Account Number

7191037055

Payment Due Date

03/01/14

Amount Due

Option 1 (Full)

\$59.74

Option 2 (15 Year)

\$2,047.22

Option 3 (Interest/Only)

N/A

Option 4 (Minimum)

\$110.59

Customer Care

800-746-2936

Insurance

866-825-9265

Account Information

Principal Balance* \$289,431.78
Maturity Date November 1, 2036
Interest Rate (until April 1, 2014) 3.87500%
Prepayment Penalty No

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$7,456.49	\$7,456.49
Interest	\$2,944.09	\$2,944.09
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Fees/Other Charges	\$0.00	\$0.00
Unapplied Funds**	\$1,003.33	\$1,518.54
Total	\$11,403.91	\$11,919.12

Explanation of Amount Due

	Option 1 (Fully Amortizing)	Option 2 (15 Year Amortizing)	Option 3 (Interest-Only)	Option 4 (Minimum)
Principal	\$654.55	\$2,642.03	N/A	\$705.40
Total Regular Payment	\$59.74	\$2,047.22	N/A	\$110.59
Past Due Payment(s) Amount	\$9,063.45	\$9,063.45	N/A	\$9,063.45
Unapplied Funds**	-\$1,518.54	-\$1,518.54	N/A	-\$1,518.54
Total Amount Due	\$8,199.46	\$10,186.94	N/A	\$8,250.31

Special Notices

If you make this payment ...

... your principal balance will decrease , and you will be closer to paying off your loan.	... your principal balance will decrease , and you will be closer to paying off your loan.	... your principal balance will stay the same , and you will not be closer to paying off your loan.	... your principal balance will increase . You will be borrowing more money and losing equity in your home.
---	---	--	--

Transaction Activity Since Last Statement (01/17/14 to 02/17/14)

Important News

schedule. Option 4: 15 Year Amortized Payment This payment is calculated to amortize your loan based on a 15 year term or the remaining term, which ever is less, resulting in substantial interest savings. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal. If you have any questions about your loan, please call 1-800-746-2936 (ext:68203) and ask to set up an appointment with Prabhu Michael, your relationship manager, or schedule an appointment at Ocwencustomers.com.

See reverse side for important information and state specific disclosures.



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

GUIDE TO UNDERSTANDING YOUR NEW BILLING STATEMENT

Summary of changes to your Ocwen Mortgage Account Statement

1. Current amount due and due date
2. Account information, including your current interest rate and principal balance
3. Detailed breakdown of your amount due
4. Additional explanation of recent account activity
5. Detailed past payment information, with recent and year-to-date totals
6. Important updates and account status information

The image shows a sample Ocwen Mortgage Account Statement. It includes the Ocwen logo and contact information at the top. The statement is for a mortgage account with a property address of 1234 Round Road Way, Anytown, USA 12345 6789. The statement date is 01/15/14, and the amount due is \$1,307.53. The statement is divided into several sections: Account Information, Explanation of Amount Due, Transaction Activity Since Last Statement (01/01/14 to 01/14/14), Past Payments Breakdown, and Special Notices. The Account Information section shows a principal balance of \$22,187.50, an interest rate of 4.25%, and a maturity date of December 1, 2025. The Explanation of Amount Due section shows a principal payment of \$227.50, an interest payment of \$450.00, and a total regular payment of \$1,307.53. The Transaction Activity section shows a payment of \$1,307.53 on 01/14/14. The Past Payments Breakdown section shows a total payment of \$1,307.53, with a principal payment of \$227.50, an interest payment of \$450.00, and a total regular payment of \$1,307.53. The Special Notices section contains important information about the statement and the account.

Q: How can I view my statement online?

A: Log on to ocwencustomers.com and click the "Payments and Amounts Due" icon, then click the "Account Statements" icon. You may select and view your statement from the list presented.

Q: Why has my statement changed?

A: The redesigned Mortgage Account Statement matches new guidelines set by the Consumer Financial Protection Bureau in 2013. The changes are designed to make reading & understanding your account information easier than ever.

Q: What is new or changed from the old statement?

A: Important information was added or reorganized, including:

- The amount due, due date, and our contact information are now conveniently located at the top of your billing statement.
- Centered in the middle of the page is a snapshot of your account status and recent activity, which now includes your loan maturity date and whether there is a pre-payment penalty.
- We added explanations for how payments impact your account and are applied, and special notices such as upcoming payment changes, consequences of default, account status, and more.
- We also reorganized page 2. You can see payment methods and addresses, fee and credit reporting policies, special disclosures, and more.

Q: Did the coupon change?

A: No, it's the same.

02-6X99-0480IR1(8/10)

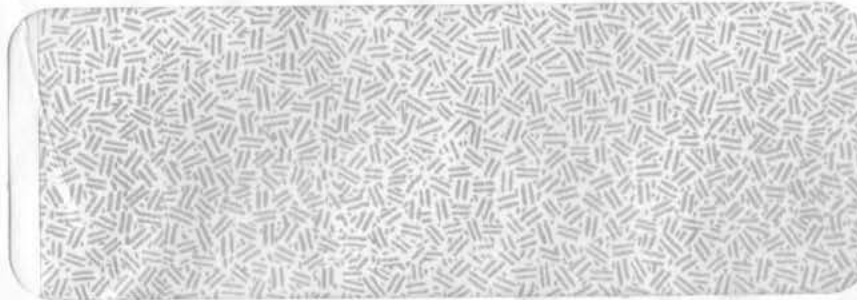


OCWEN

P.O. Box 24646
West Palm Beach, FL 33416-4646

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
APS
46206

*rec'd 3/11/14
Statement*



023 AIXQAP2 95823



00009174046 4444444881 000007191037055 50 009174046



OCWEN

TOTAL AMOUNT DUE

Option 1 - Fully Amortized	\$59.74
Option 2 - 15 Year Amortized	\$2,047.22
Option 3 - Interest Only	
Option 4 - Minimum	\$110.59
If received after add Late Charge of:	\$0.00
Additional Principal:	
Additional Escrow:	
Late Charges:	
Other: (Please Specify)	
Total Enclosed:	

Payment Coupon

Anthony P Dicus
Account Number 7191037055




OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

Exhibit “61”



Schedule a Payment

 You've successfully scheduled this payment.

We'll send the payment at 8:00 PM ET on the payment date.

Payee: OWEN LOAN SERVICING...7055

Payment amount: \$1,629.13

Pay from: TOTAL CHECKING (...8954)

Payment date: 02/24/2014 02/25/2014
Send on Deliver by

Memo: None

Status: Funded

Transaction number: 3768012603 

Exhibit “62”



O C W E N

Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

Case 14-02127 Filed 05/19/14 Doc 15 Mortgage Account Statement

Property Address 5950 La Castana Way
Sacramento, CA 95823

3/17/14 3:28 PM 3 0029188 20140318 JCNGB09 OCWARM 1 of DOM JCNGB0000* 148951 MS



ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 95823-5621



Statement Date 03/17/14
Account Number 7191037055
Payment Due Date 04/01/14
Amount Due
Option 1 (Full) \$69.96
Option 2 (15 Year) \$2,082.09
Option 3 (Interest/Only) N/A
Option 4 (Minimum) \$121.09

Customer Care 800-746-2936
Insurance 866-825-9265

Account Information		Past Payments Breakdown		
Principal Balance*	\$289,431.78	Principal	Paid Since Last Statement	Paid Year to Date
Maturity Date	November 1, 2036	Interest	\$0.00	\$7,456.49
Interest Rate (until April 1, 2014)	3.87500%	Escrow (Taxes & Insurance)	\$0.00	\$2,944.09
Prepayment Penalty	No	Fees/Other Charges	\$0.00	\$0.00
		Unapplied Funds**	\$1,629.13	\$1,518.54
		Total	\$1,629.13	\$11,919.12

* This is your Principal Balance only, not the amount required to pay the loan in full.

Explanation of Amount Due					Special Notices
	Option 1 (Fully Amortizing)	Option 2 (15 Year Amortizing)	Option 3 (Interest-Only)	Option 4 (Minimum)	
Principal	\$656.55	\$2,668.68	N/A	\$707.68	
Total Regular Payment	\$69.96	\$2,082.09	N/A	\$121.09	
Past Due Payment(s)	\$10,803.08	\$10,803.08	N/A	\$10,803.08	
Amount					
Fees/Other Charges	\$10.50	\$10.50	N/A	\$10.50	
Unapplied Funds**	-\$1,518.54	-\$1,518.54	N/A	-\$1,518.54	
Total Amount Due	\$9,951.59	\$11,963.72	N/A	\$10,002.72	

If you make this payment ...
 ... your principal balance will **decrease** and you will be closer to paying off your loan.
 ... your principal balance will **decrease** and you will be closer to paying off your loan.
 ... your principal balance will **stay the same** and you will not be closer to paying off your loan.
 ... your principal balance will **increase** and you will be borrowing more money and losing equity in your home.

Transaction Activity Since Last Statement (02/17/14 to 03/17/14)										
Tran Date	Pmt Date	Description	Tran Total	Principal	Interest	Escrow	Opt Prods	Late Charges	Fees/Other	Unapplied Funds
02/28/14	02/25/14	Suspense Payment	\$1,629.13							\$1,629.13
02/28/14	02/28/14	Suspense Disbursement	\$1,629.13-							\$1,629.13-

Important News

You must use this address for all qualified written requests, notices of error, and/or requests for information. Research Department, PO Box 24736, West Palm Beach, FL 33416-4736.

**Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Please note that your monthly payment amount has changed to \$1,629.13 effective 04/01/2014. Further detail regarding the reason for this change will be included in a separate letter. Choosing your Payment Options
 Option 1: Minimum Payment Due This amount may not be sufficient to pay all of the accrued interest for the month or to pay the loan in full over the remaining term in equal monthly installment. Therefore, negative amortization may result and any deferred interest will be added to the balance of your loan.
 Option 2: Interest Only Payment With this payment there will be no reduction in your principal balance this month.
 Option 3: Fully Amortized Payment This is the traditional payment of interest and principal, which pays all the

See reverse side for important information and state specific disclosures.



Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

Case 14-02127

Filed 05/19/14

Doc 15

Mortgage Account Statement

Property Address

5950 La Castana Way
Sacramento, CA 95823

Statement Date

03/17/14

Account Number

7191037055

Payment Due Date

04/01/14

Amount Due

Option 1 (Full)

\$69.96

Option 2 (15 Year)

\$2,082.09

Option 3 (Interest/Only)

N/A

Option 4 (Minimum)

\$121.09

Customer Care

800-746-2936

Insurance

866-825-9265

Account Information

Principal Balance* \$289,431.78
Maturity Date November 1, 2036
Interest Rate (until April 1, 2014) 3.87500%
Prepayment Penalty No

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$7,456.49
Interest	\$0.00	\$2,944.09
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Fees/Other Charges	\$0.00	\$0.00
Unapplied Funds**	\$1,629.13	\$1,518.54
Total	\$1,629.13	\$11,919.12

* This is your Principal Balance only, not the amount required to pay the loan in full.

Explanation of Amount Due

	Option 1 (Fully Amortizing)	Option 2 (15 Year Amortizing)	Option 3 (Interest-Only)	Option 4 (Minimum)
Principal	\$656.55	\$2,668.68	N/A	\$707.68
Total Regular Payment	\$69.96	\$2,082.09	N/A	\$121.09
Past Due Payment(s) Amount	\$10,803.08	\$10,803.08	N/A	\$10,803.08
Fees/Other Charges	\$10.50	\$10.50	N/A	\$10.50
Unapplied Funds**	-\$1,518.54	-\$1,518.54	N/A	-\$1,518.54
Total Amount Due	\$9,951.59	\$11,963.72	N/A	\$10,002.72

Special Notices

If you make this payment ...
... your principal balance will **decrease**, and you will be closer to paying off your loan.
... your principal balance will **decrease**, and you will be closer to paying off your loan.
... your principal balance will **stay the same**, and you will not be closer to paying off your loan.
... your principal balance will **increase**. You will be borrowing more money and losing equity in your home.

Transaction Activity Since Last Statement (02/17/14 to 03/17/14)

Important News

interest due and reduces your principal with an amount sufficient to pay off your loan on schedule. Option 4: 15 Year Amortized Payment This payment is calculated to amortize your loan based on a 15 year term or the remaining term, whichever is less, resulting in substantial interest savings. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal. If you have any questions about your loan, please call 1-800-746-2936 (ext:68203) and ask to set up an appointment with Prabhu Michael, your relationship manager, or schedule an appointment at Ocwencustomers.com.

See reverse side for important information and state specific disclosures.

02-6x93-7940(2/14)

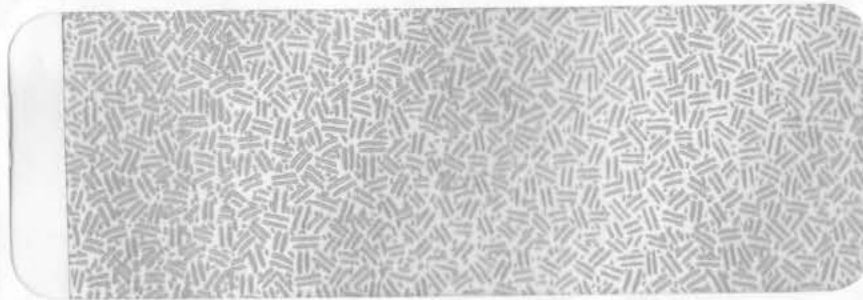


OCWEN

P.O. Box 24646
West Palm Beach, FL 33416-4646

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
APS
46206

Rec'd 3/24/14
Statement



00010924173 4444444881 000007191037055 50 010924173



OCWEN

TOTAL AMOUNT DUE

Option 1 - Fully Amortized	\$69.96
Option 2 - 15 Year Amortized	\$2,082.09
Option 3 - Interest Only	
Option 4 - Minimum	\$121.09
If received after add Late Charge of:	\$0.00
Additional Principal:	
Additional Escrow:	
Late Charges:	
Other: (Please Specify)	
Total Enclosed:	

Payment Coupon

Anthony P Dicus
Account Number 7191037055



OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

Exhibit “63”

Date: 03-19-2014 03:57:49
From: Online Banking
Subject: Bill Payment not processed
Message:

Case 14-02127 Filed 05/19/14 Doc 15

Dear ANTHONY DICUS:

The online bill payment described below could not be processed:

Payment to OCWEN LOAN SERVICING from account 8954 for \$1629.13, to be delivered by 02/25/2014.

This payment was returned by your Payee and not paid. Please verify the information on your current billing statement and resubmit your payment, or contact your Payee regarding this account.

Have questions? Our online help screens provide answers to many frequently asked questions. You can also click the Customer Center tab then go to the Contact Us page to find a list of helpful numbers to call.

Please do not reply to this automatically generated e-mail.

Note: If you use personal financial management software, such as Quicken or Microsoft Money, please go to your Payment Details page for the most updated information.

We know you have a choice of banks. Thanks for choosing ours.

Sincerely,

Online Banking Team

Exhibit “64”

Sunday, March 30, 2014

OCWEN
P.O. Box 6440
Carl Stream, IL 60197-6440

Re: Payment Loan# 7191037055

Anthony Dicus
5950 La Castana Way
Sacramento, CA 95823-5621

Dear Sirs:

Find enclosed the accumulated payments you and your predecessor have previously and wrongfully rejected. I am not in default and I dispute this purported "debt" based on your previous and enclosed copy of the last statement I received.

Please accept the enclosed payment of \$2248.84 (February & March Paments), which is adequate to bring this account current despite your continued attempts to wrongfully collect a debt you are not owed.

Regards,

A handwritten signature in black ink, appearing to read 'Anthony Dicus', written in a cursive style.

Anthony Dicus
Dicus30@aol.com

LILIA LOPEZ
ANTHONY DICUS
5950 LA CASTANA WAY
SACRAMENTO, CA 95823-5621

90-7162 19190
3222

153

DATE

3/15/14

PAY TO THE
ORDER OF

CHASE

JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO

Feb/March payments of
1124.42

1:3222716271:

41354895410153

\$2248.84

DOLLARS



Security Features
Look for the
Hologram on Back

00013517099 4444444881 000007191037055 50 013435630



TOTAL AMOUNT DUE

- Option 1 - Fully Amortized
Option 2 - 15 Year Amortized
Option 3 - Interest Only
Option 4 - Minimum

	\$1,104.71
	\$3,106.45
	\$1,124.42

x 2 =

If received after 02/17/14 add Late Charge of:

Additional Principal:

Additional Escrow:

Late Charges:

Other: (Please Specify)

Total Enclosed:

	\$81.46

Payment Coupon

Anthony P Dicus
Account Number 7191037055



OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440



Feb & March's payment \$2248.84

Exhibit “65”



rec'd 2/18/14

8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

720-241-7302

720-241-7218

02/12/2014

ANTHONY P DICUS
5950 LN CASTANA WAY
SACRAMENTO CA 95823

Re: SLS Loan Number: 1003244929
Property Address: 5959 LA CASTANA WAY SACRAMENTO CA 95823

Dear ANTHONY P DICUS:

This letter is to inform you that Specialized Loan Servicing LLC (SLS) on behalf of Deutsche Bank National Trust Company, Trustee and Supplemental Interest Trust Trustee, Home Equity Mortgage Loan Asset-Backed Trust Series INDS 2007-1 has made the determination not to pursue foreclosure action on the above referenced property and the lien secured by the Deed of Trust/Mortgage will be released.

You have the right to continue to occupy the above referenced property until such time as a sale or title transfer action occurs by the City, County or other lien holder. For questions regarding your rights and possible tax liabilities, you may wish to consult with an attorney and/or tax advisor.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

Specialized Loan Servicing LLC

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800



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rec'd 2/18/14

neopost[®]
02/14/2014

FIRST-CLASS MAIL
AUTO

US POSTAGE \$000.43⁵

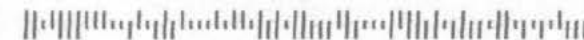


ZIP 80129
041L12203153

foreclosure release



LVM-NMB 95823





8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

720-241-7302

720-241-7218

*rec'd
2/18/14*

02/12/2014

ANTHONY P DICUS
5950 LA CASTANA WAY
SACRAMENTO CA 93274

Re: SLS Loan Number: 1003244929
Property Address: 5950 LA CASTANA WAY SACRAMENTO CO 93274

Dear ANTHONY P DICUS:

This letter is to inform you that Specialized Loan Servicing LLC (SLS) on behalf of Deutsche Bank National Trust Company, Trustee and Supplemental Interest Trust Trustee, Home Equity Mortgage Loan Asset-Backed Trust Series INDS 2007-1 has made the determination not to pursue foreclosure action on the above referenced property and the lien secured by the Deed of Trust/Mortgage will be released.

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Sincerely,

Specialized Loan Servicing LLC

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BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

letter #2

rec'd 2/18/14
for closure release

neopostTM
02/14/2014

FIRST-CLASS MAIL
AUTO
US POSTAGE \$000.43⁵



ZIP 80129
041L12203153



SLS.net
Specialized loan
who are they? servicing

LVM-NMB 95823

